Table III.A.2.a Percent of State and local governments that offer health insurance that self-insure at least one plan by government type and size and census division: United States, 2020

Census division/ government type and size	All State and local governments
United States	34.4%
Census division: New England Middle Atlantic East North Central West North Central South Atlantic East South Central West South Central West South Central Mountain	38.8% 34.5% 35.5% 26.9% 45.4% 44.5% 34.5% 29.3%
Pacific	26.3%
Government type and size: State governments Local governments:	76.8%
Less than 250 employees 250-999 employees 1,000-4,999 employees 5,000-9,999 employees 10,000 or more employees	28.0% 53.6% 50.4% 53.1% 61.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component. Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.A.2.a Standard errors for percent of State and local governments that offer health insurance that self-insure at least one plan by government type and size and census division: United States, 2020

Census division/ government type and size	All State and local governments
United States	1.76%
Census division: New England Middle Atlantic East North Central West North Central South Atlantic East South Central West South Central West South Central Mountain Pacific	4.41% 4.41% 5.42% 4.12% 4.55% 4.48% 5.06% 3.98% 4.88%
Government type and size: State governments Local governments: Less than 250 employees 250-999 employees 1,000-4,999 employees 5,000-9,999 employees 10,000 or more employees	1.77% 2.08% 2.94% 6.87% 2.50% 3.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component. Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.A.2.e Percent of State and local governments offering health insurance by plan provider arrangement and other plan options by government type and size and census division: United States, 2020

Census division/ government type and size	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	With waiting period
United States	47.4%	13.4%	93.5%	28.3%	81.2%	58.8%
Census division:						
New England	61.1%	21.9%	92.6%	46.8%	71.8%	56.9%
Middle Atlantic	37.8%	15.4%	88.5%	32.0%	75.3%	55.4%
East North Central	41.9%	12.4% *	93.0%	24.3%	80.6%	49.3%
West North Central	48.9%	17.9%	90.0%	18.0%	79.8%	62.9%
South Atlantic	53.5%	10.6% *	97.2%	25.7%	84.3%	71.0%
East South Central	35.3%	6.2%	95.8%	14.8%	83.5%	64.8%
West South Central	48.1%	16.7%	94.8%	28.6%	87.5%	60.0%
Mountain	52.7%	12.0% *	94.4%	30.8%	76.8%	68.3%
Pacific	62.6%	6.2% *	99.7%	47.6%	88.0%	53.2%
Government type and size:						
State governments	78.3%	0.4%	99.6%	29.3%	97.3%	44.5%
Local governments:						
Less than 250 employees	39.4%	14.2%	92.6%	25.3%	79.8%	57.6%
250-999 employees	69.4%	12.3%	94.8%	34.8%	82.8%	58.6%
1,000-4,999 employees	71.6%	11.2%	97.7%	41.4%	88.6%	71.3%
5,000-9,999 employees	85.8%	1.9% *	99.2%	46.8%	89.6%	58.5%
10,000 or more employees	80.7%	0.0%	100.0%	41.8%	93.7%	67.1%

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Estimates for Insurance to Retirees are now located in Table III.A.2.h.

Table III.A.2.e Standard errors for percent of State and local governments offering health insurance by plan provider arrangement and other plan options by government type and size and census division: United States, 2020

Census division/ government type and size	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	With waiting period
United States	1.97%	1.37%	1.15%	1.65%	1.62%	2.00%
Census division:						
New England	4.57%	3.81%	2.49%	5.08%	4.37%	5.12%
Middle Atlantic	4.79%	3.85%	3.76%	5.03%	5.08%	5.27%
East North Central	5.64%	4.20% *	3.87%	4.56%	4.92%	6.08%
West North Central	5.48%	3.39%	2.64%	3.77%	4.02%	5.17%
South Atlantic	4.65%	3.44% *	0.90%	3.45%	3.20%	4.58%
East South Central	3.97%	1.74%	1.48%	3.35%	3.42%	4.45%
West South Central	5.26%	4.61%	3.48%	4.01%	3.96%	5.14%
Mountain	5.24%	3.69% *	2.37%	5.31%	5.18%	4.51%
Pacific	6.89%	2.00% *	0.31%	6.09%	3.37%	6.16%
Government type and size:						
State governments	1.54%	0.00%	0.00%	1.27%	0.81%	2.07%
Local governments:						
Less than 250 employees	2.41%	1.79%	1.52%	2.10%	2.11%	2.58%
250-999 employees	3.45%	1.54%	1.06%	2.47%	1.85%	3.17%
1,000-4,999 employees	5.50%	2.59%	0.70%	3.29%	2.44%	2.76%
5,000-9,999 employees	1.62%	1.25% *	0.77%	2.79%	2.10%	2.34%
10,000 or more employees	2.49%	0.00%	0.00%	2.20%	1.76%	2.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Standard errors of zero indicate that all governments in the category are in the survey.

Estimates for Insurance to Retirees are now located in Table III.A.2.h.

^{*} Figure does not meet standard of reliability or precision.

^{*} Figure does not meet standard of reliability or precision.

Table III.A.2.h Percent of State and local governments that offer health insurance to retirees by government type and size and census division: United States, 2020

Census division/ government type and size	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	38.4%	30.3%
Census division:		
New England	40.0%	42.6%
Middle Atlantic	53.5%	47.0%
East North Central	36.4%	30.7%
West North Central	29.6%	9.5%
South Atlantic	42.3%	33.9%
East South Central	38.9%	25.1%
West South Central	37.3%	37.2%
Mountain	21.4%	16.0%
Pacific	41.5%	30.7%
Government type and size:		
State governments	61.6%	50.5%
Local governments:		
Less than 250 employees	30.8%	25.4%
250-999 employees	54.8%	37.3%
1,000-4,999 employees	71.6%	57.8%
5,000-9,999 employees	64.2%	46.3%
10,000 or more employees	77.8%	65.4%

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Retiree estimates for years prior to 2011 are provided in Table III.A.2.e for those earlier years.

Table III.A.2.h Standard errors for percent of State and local governments that offer health insurance to retirees by government type and size and census division: United States, 2020

Census division/ government type and size	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	1.94%	1.86%
Census division:		
New England	4.59%	4.82%
Middle Atlantic	5.41%	5.19%
East North Central	6.00%	5.97%
West North Central	4.69%	2.72%
South Atlantic	4.11%	3.71%
East South Central	4.13%	3.59%
West South Central	6.28%	6.37%
Mountain	3.60%	3.30%
Pacific	5.69%	5.13%
Government type and size:		
State governments	2.12%	2.14%
Local governments:		
Less than 250 employees	2.36%	2.25%
250-999 employees	3.03%	2.59%
1,000-4,999 employees	4.81%	5.92%
5,000-9,999 employees	2.73%	3.08%
10,000 or more employees	3.13%	2.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Standard errors of zero indicate that all governments in the category are in the survey.

Retiree estimates for years prior to 2011 are provided in Table III.A.2.e for those earlier years.

Table III.A.2.i Percent of State and local governments that offer health insurance that use a private exchange by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	21.5%	7.9%	24.1%	17.0%	8.8%	14.4%	10.5%	
Census division:								
New England	25.2%	0.0%	27.5%	24.2%	6.5% *	0.0%		
Middle Atlantic	18.7%		20.2%	15.4% *	5.4% *			
East North Central	22.9%	9.5%	24.9%	17.8% *		0.0%		
West North Central	25.3%		25.4%	27.8%		0.0%		
South Atlantic	14.8%	10.1%	15.6%	15.6% *	13.2% *	11.5% *	11.4%	
East South Central	12.1%	6.7%	* 12.0% *	13.7%	10.5% *	13.9%		
West South Central	16.9%	10.2%	* 21.1%	9.8% *	2.3% *	9.2%	8.5%	
Mountain	35.2%	0.0%	40.7%	14.1% *	12.2% *			
Pacific	25.5%		29.9%	16.8% *	13.9% *	26.5%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.A.2.i Standard errors for percent of State and local governments that offer health insurance that use a private exchange by government type and size and census division: United States, 2020

Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.69%	1.37%	2.20%	1.92%	2.00%	2.41%	1.78%
Census division:							
New England	4.75%	0.00%	6.46%	5.79%	3.59% *	0.00%	
Middle Atlantic	4.47%		5.50%	4.72% *	3.58% *		
East North Central	5.10%	2.61%	6.31%	5.69% *		0.00%	
West North Central	4.89%		5.52%	6.54%		0.00%	
South Atlantic	2.84%	0.00%	4.61%	5.73% *	4.23% *	3.54% *	2.60%
East South Central	2.63%	2.58%	* 3.67% *	3.73%	5.17% *	1.95%	
West South Central	4.09%	5.26%	* 5.43%	4.15% *	1.87% *	2.04%	0.00%
Mountain	5.35%	0.00%	6.48%	5.15% *	5.78% *		
Pacific	5.23%		7.42%	5.32% *	6.46% *	2.45%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.A.2.j Percent of State and local governments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by government type and size and census division: United States, 2020

Census division/ government type and size	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
-			
United States	52.9%	40.2%	28.3%
Census division:			
New England	74.3%	55.0%	26.5%
Middle Atlantic	49.5%	44.2%	15.0%
East North Central	43.0%	29.9%	18.1%
West North Central	44.8%	39.1%	29.9%
South Atlantic	64.8%	45.1%	41.9%
East South Central	55.9%	37.6%	40.1%
West South Central	60.6%	44.5%	41.7%
Mountain	58.8%	41.8%	37.5%
Pacific	65.4%	50.2%	29.0%
1 dollic	00.470	30.270	23.070
Government type and size:			
State governments	94.3%	92.9%	54.8%
Local governments:			
Less than 250 employees	44.0%	31.1%	23.4%
250-999 employees	89.0%	76.0%	47.8%
1,000-4,999 employees	87.3%	74.9%	46.4%
5,000-9,999 employees	96.4%	86.1%	54.6%
10,000 or more	94.3%	90.6%	59.3%
employees	3 1.073	00.070	00.070

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.A.2.j Standard errors for percent of State and local governments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by government type and size and census division: United States, 2020

Census division/ government type and size	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	2.22%	1.90%	1.55%
Census division:			
New England	5.85%	5.73%	4.15%
Middle Atlantic	5.24%	4.96%	2.77%
East North Central	5.44%	4.36%	3.36%
West North Central	5.46%	5.07%	4.32%
South Atlantic	5.35%	4.50%	4.25%
East South Central	5.33%	4.20%	4.33%
West South Central	5.77%	5.13%	5.68%
Mountain	5.53%	4.80%	4.81%
Pacific	6.83%	6.36%	4.78%
Government type and size:			
State governments	1.06%	1.31%	2.20%
Local governments:			
Less than 250 employees	2.49%	2.06%	1.77%
250-999 employees	2.24%	2.60%	2.84%
1,000-4,999 employees	3.10%	5.54%	6.29%
5,000-9,999 employees	1.56%	1.05%	2.53%
10,000 or more employees	0.73%	2.22%	2.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.A.2.k Among small State and local governments, percent that offer health insurance that use a third party to help purchase the insurance plans by government type and size and census division: United States, 2020

Division	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	58.6%	51.8%	62.4%	58.7%	87.6%
Census division:					
New England	45.3%				
Middle Atlantic	59.1%				100.0%
East North Central	56.7%			74.8%	
West North Central	56.1%				
South Atlantic	56.2%				
East South Central	60.4%				
West South Central	55.9%				
Mountain	81.9%		82.1%	77.2%	100.0%
Pacific	54.2%	100.0%			

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.A.2.k Standard errors for among small State and local governments, percent that offer health insurance that use a third party to help purchase the insurance plans by government type and size and census division: United States, 2020

Division	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	3.67%	7.58%	5.39%	5.05%	6.78%
Census division:					
New England	9.80%				
Middle Atlantic	8.68%				0.00%
East North Central	11.44%			12.48%	
West North Central	9.44%				
South Atlantic	9.63%				
East South Central	8.90%				
West South Central	10.26%				
Mountain	5.96%		8.22%	11.73%	0.00%
Pacific	10.50%	0.00%			

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.B.1 Number of State and local government employees by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	19,768,703	5,508,759	2,364,893	3,463,158	4,164,979	1,314,382	2,952,532	
Census division:								
New England	890,498	300,388	113,711	218,092	183,106			
Middle Atlantic	2,585,679		328,155	532,612	416,402		656,256	
East North Central	2,766,598	734,663	593,411	725,383		83,936	159,604	
West North Central	1,529,962	432,270	431,241	348,068		81,360		
South Atlantic	3,698,287	1,020,355	149,281	357,964	806,241	419,963	944,482	
East South Central	1,181,591	374,005	143,572	250,877	258,557	98,967		
West South Central	2,457,119	627,387	292,358	411,005	530,817	269,966	325,586	
Mountain	1,453,683	467,646	155,236	186,821	350,517		171,878	
Pacific	3,205,286	907,899	157,927	432,335	912,714			

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.1 Standard errors for number of State and local government employees by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	387,847	253,685	81,189	158,395	268,450	81,155	158,350		
Census division:									
New England	41,298	9,452	16,607	25,376	37,849				
Middle Atlantic	213,362		28,653	60,706	94,421		13,147		
East North Central	132,205	72,917	46,191	91,910		0	13,141		
West North Central	80,026	51,753	37,347	47,343		0			
South Atlantic	114,727	0	17,354	40,585	102,341	47,706	69,492		
East South Central	85,118	77,748	14,167	29,955	39,640	4,852			
West South Central	141,991	98,451	25,611	61,418	97,659	23,889	47,894		
Mountain	75,531	43,953	19,336	25,704	60,334		19,273		
Pacific	181,771	19,542	20,850	55,622	138,574				

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

Totals may not sum exactly because of rounding.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

Table III.B.1.a Percent of number of State and local government employees by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments ¹	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees ¹	
United States	19,768,703	27.9%	12.0%	17.5%	21.1%	6.6%	14.9%	
Census division:								
New England	890,498	33.7%	12.8%	24.5%	20.6%	3.0% *		
Middle Atlantic	2,585,679		12.7%	20.6%	16.1%		25.4%	
East North Central	2,766,598	26.6%	21.4%	26.2%		3.0%	5.8%	
West North Central	1,529,962	28.3%	28.2%	22.8%		5.3%		
South Atlantic	3,698,287	27.6%	4.0%	9.7%	21.8%	11.4%	25.5%	
East South Central	1,181,591	31.7%	12.2%	21.2%	21.9%	8.4%		
West South Central	2,457,119	25.5%	11.9%	16.7%	21.6%	11.0%	13.3%	
Mountain	1,453,683	32.2%	10.7%	12.9%	24.1%		11.8%	
Pacific	3,205,286	28.3%	4.9%	13.5%	28.5%		18.4%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Percents may not add to 100% because of rounding.

Table III.B.1.a Standard errors for percent of number of State and local government employees by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments ¹	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees ¹		
United States	387,847	1.01%	0.51%	0.83%	1.19%	0.41%	0.73%		
Census division:									
New England	41,298	1.68%	1.95%	2.80%	3.66%	2.06% *			
Middle Atlantic	213,362		1.65%	2.75%	3.44%		2.12%		
East North Central	132,205	2.21%	2.22%	3.14%		0.14%	0.52%		
West North Central	80,026	2.68%	2.85%	3.02%		0.28%			
South Atlantic	114,727	0.86%	0.53%	1.16%	2.37%	1.23%	1.53%		
East South Central	85,118	4.59%	1.60%	2.78%	3.24%	0.71%			
West South Central	141,991	3.17%	1.41%	2.50%	3.49%	1.10%	1.84%		
Mountain	75,531	2.46%	1.48%	1.86%	3.49%		1.31%		
Pacific	181,771	1.66%	0.78%	1.92%	3.61%		3.42%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Standard errors of zero indicate that all governments in the category are in the survey.

Percents may not add to 100% because of rounding.

^{*} Figure does not meet standard of reliability or precision.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

¹ Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

^{*} Figure does not meet standard of reliability or precision.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

¹ Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Table III.B.2 Percent of State and local government employees that work where health insurance is offered, by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	99.3%	100.0%	94.5%	99.7%	100.0%	100.0%	100.0%		
Census division:									
New England	99.4%	100.0%	95.2%	100.0%	100.0%	100.0%			
Middle Atlantic	99.4%	100.0%	98.3%	98.3%	100.0%		100.0%		
East North Central	97.4%	100.0%	87.8%	100.0%	100.0%	100.0%	100.0%		
West North Central	98.5%	100.0%	94.8%	100.0%	100.0%	100.0%			
South Atlantic	99.8%	100.0%	95.3%	99.9%	100.0%	100.0%	100.0%		
East South Central	99.4%	100.0%	95.2%	100.0%	100.0%	100.0%			
West South Central	99.8%	100.0%	98.3%	99.9%	100.0%	100.0%	100.0%		
Mountain	99.8%	100.0%	98.3%	100.0%	100.0%	100.0%	100.0%		
Pacific	99.9%	100.0%	98.4%	100.0%	100.0%	100.0%	100.0%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.2 Standard errors for percent of State and local government employees that work where health insurance is offered, by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.11%	0.00%	0.87%	0.25%	0.00%	0.00%	0.00%	
Census division:								
New England	0.30%	0.00%	2.34%	0.00%	0.00%	0.00%		
Middle Atlantic	0.36%	0.00%	0.90%	1.63%	0.00%		0.00%	
East North Central	0.69%	0.00%	3.08%	0.03%	0.00%	0.00%	0.00%	
West North Central	0.39%	0.00%	1.42%	0.02%	0.00%	0.00%		
South Atlantic	0.09%	0.00%	2.13%	0.08%	0.00%	0.00%	0.00%	
East South Central	0.25%	0.00%	2.04%	0.00%	0.00%	0.00%		
West South Central	0.14%	0.00%	1.16%	0.08%	0.00%	0.00%	0.00%	
Mountain	0.08%	0.00%	0.76%	0.00%	0.03%	0.00%	0.00%	
Pacific	0.05%	0.00%	1.07%	0.00%	0.00%	0.00%	0.00%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

Table III.B.2.b Percent of all employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	65.5%	65.6%	61.5%	64.3%	63.8%	68.3%	70.5%	
Census division:								
New England	65.2%	75.6%	61.3%	63.0%	64.0%			
Middle Atlantic	62.3%	56.6%	58.2%	63.5%	59.5%		70.7%	
East North Central	60.1%	63.3%	52.0%	60.4%	55.9%	78.3%	72.7%	
West North Central	63.2%	57.6%	63.6%	63.8%	64.9%	83.8%		
South Atlantic	67.6%	63.8%	71.1%	71.7%	69.2%	69.3%	67.5%	
East South Central	71.8%	70.4%	72.2%	71.8%	70.7%	70.0%		
West South Central	72.2%	79.7%	64.6%	62.9%	69.3%	69.9%	83.2%	
Mountain	63.2%	53.7%	65.6%	64.9%	68.2%	58.9%	77.8%	
Pacific	64.7%	70.9%	67.2%	63.7%	58.1%	60.8%	66.7%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.2.b Standard errors for percent of all employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	0.46%	1.04%	0.88%	0.89%	1.25%	1.66%	0.38%		
Census division:									
New England	1.03%	0.79%	4.17%	1.58%	2.83%				
Middle Atlantic	1.55%	4.16%	2.24%	1.72%	3.49%		0.21%		
East North Central	1.31%	2.23%	2.13%	2.40%	4.55%	0.00%	0.53%		
West North Central	1.65%	4.16%	1.86%	3.13%	5.19%	0.00%			
South Atlantic	0.69%	0.00%	2.65%	1.93%	2.60%	1.61%	1.06%		
East South Central	1.46%	3.88%	1.94%	3.07%	2.09%	0.71%			
West South Central	1.35%	3.11%	2.65%	1.94%	3.73%	1.43%	0.70%		
Mountain	0.96%	2.02%	2.06%	2.80%	2.31%	2.63%	0.97%		
Pacific	1.18%	0.76%	2.98%	3.35%	2.64%	8.29%	1.13%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.B.2.b.(1) Percent of State and local government enrollees that are enrolled in self-insured plans at State/local government jobs that offer health insurance by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	62.9%	75.9%	36.6%	55.0%	57.5%	68.1%	70.6%		
Census division:									
New England	74.8%	100.0%	38.2%	60.1%	69.9%	100.0%			
Middle Atlantic	61.1%	28.6%	* 51.1%	69.8%	41.1%		94.7%		
East North Central	61.3%	71.0%	38.5%	57.3%	56.0%	66.6%	100.0%		
West North Central	59.0%	93.5%	24.3%	55.7%	65.9%	60.9%			
South Atlantic	77.9%	98.6%	34.4%	61.9%	68.0%	80.7%	77.4%		
East South Central	83.0%	97.7%	41.0%	74.6%	82.9%	97.4%	100.0%		
West South Central	75.1%	97.5%	38.3%	49.6%	65.4%	71.5%	98.7%		
Mountain	60.3%	68.9%	41.9%	57.8%	68.0%	52.1%	50.7%		
Pacific	28.4%	45.2%	24.5%	14.8% *	30.8%	26.0%	8.9%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.2.b.(1) Standard errors for percent of State and local government enrollees that are enrolled in self-insured plans at State/local government jobs that offer health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	1.12%	1.71%	2.25%	2.54%	3.26%	2.93%	3.51%	
Census division:								
New England	2.94%	0.00%	8.12%	6.04%	10.78%	0.00%		
Middle Atlantic	3.86%	14.46%	* 6.23%	6.51%	10.56%		1.35%	
East North Central	3.31%	3.96%	6.12%	6.86%	13.00%	0.00%	0.00%	
West North Central	3.78%	1.20%	4.68%	7.94%	12.92%	0.00%		
South Atlantic	2.15%	0.00%	6.64%	6.29%	6.74%	6.12%	4.64%	
East South Central	2.30%	1.17%	6.50%	5.71%	5.41%	0.41%	0.00%	
West South Central	2.66%	0.72%	5.99%	8.25%	9.29%	3.34%	0.75%	
Mountain	3.13%	5.31%	7.91%	7.76%	8.74%	10.72%	1.17%	
Pacific	2.51%	0.60%	5.71%	4.59% *	7.60%	5.52%	2.12%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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Table III.B.2.b.1.a Among self-insured plans, percent of State and local government employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	84.8%	90.5%	74.2%	72.7%	74.9%	94.6%	94.0%		
Census division:									
New England	84.9%	92.1%	59.8%	77.9%	76.8%	100.0%			
Middle Atlantic	90.1%	100.0%	85.0%	72.4%	82.0%		100.0%		
East North Central	78.3%	90.6%	72.6%	71.3%	74.9%	100.0%	59.6%		
West North Central	92.6%	100.0%	91.3%	85.1%	82.5%	100.0%			
South Atlantic	84.7%	87.3%	68.6%	70.7%	64.8%	91.7%	98.8%		
East South Central	76.9%	78.7%	80.3%	53.0%	78.0%	96.3%	100.0%		
West South Central	87.3%	93.7%	43.7%	80.4%	86.7%	92.7%	88.4%		
Mountain	88.0%	98.5%	76.9%	85.7%	76.2%	100.0%	92.5%		
Pacific	80.4%	85.6%	90.3%	62.1%	66.9%	96.1%	100.0%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.2.b.1.a Standard errors for among self-insured plans for percent of State and local government employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	1.04%	1.33%	2.99%	3.03%	3.71%	1.57%	1.04%	
Census division:								
New England	2.78%	3.86%	10.61%	7.03%	6.74%	0.00%		
Middle Atlantic	2.41%	0.00%	5.34%	7.05%	12.97%		0.00%	
East North Central	3.43%	4.09%	8.46%	9.03%	11.07%	0.00%	3.61%	
West North Central	3.06%	0.00%	4.98%	7.63%	12.82%	0.00%		
South Atlantic	1.64%	0.00%	9.68%	7.55%	6.62%	3.87%	0.42%	
East South Central	3.98%	8.91%	6.51%	6.68%	7.71%	2.09%	0.00%	
West South Central	2.65%	4.58%	9.40%	9.51%	7.14%	1.09%	5.40%	
Mountain	2.76%	0.18%	8.86%	6.46%	7.99%	0.00%	3.94%	
Pacific	6.42%	0.35%	6.98%	16.22%	19.64%	3.02%	0.00%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.B.2.b.1.b Among self-insured plans, percent of State and local government employees that are enrolled in a plan with stop-loss coverage by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	43.8%	13.2%	50.9%	60.5%	68.7%	78.5%	44.3%		
Census division:									
New England	35.2%	5.6%	43.2%	64.8%	74.5%	99.8%			
Middle Atlantic	35.3%	40.6%	56.5%	61.9%	69.8%		6.6%		
East North Central	58.4%	16.3%	68.9%	82.1%	84.9%	15.3%	100.0%		
West North Central	53.9%	28.5%	57.3%	83.3%	69.0%	67.0%			
South Atlantic	44.1%	0.0%	58.2%	55.8%	79.9%	81.5%	51.5%		
East South Central	31.0%	16.9%	* 38.6%	21.1%	28.7%	95.0%	44.5%		
West South Central	43.0%	4.6%	* 27.4% *	47.2%	70.4%	76.7%	73.7%		
Mountain	71.5%	58.8%	50.4%	71.6%	93.1%	100.0%	49.3%		
Pacific	19.7% *	6.3%	24.1% *	11.4% *	34.8% *	91.8%	0.0%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.2.b.1.b Standard errors for among self-insured plans for percent of State and local government employees that are enrolled in a plan with stop-loss coverage by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	1.32%	1.25%	3.65%	3.18%	3.57%	1.72%	2.02%		
Census division:									
New England	3.36%	0.23%	11.91%	7.34%	8.47%	0.10%			
Middle Atlantic	2.94%	2.61%	9.11%	7.43%	14.99%		0.16%		
East North Central	4.44%	3.51%	8.44%	8.06%	10.62%	0.00%	0.00%		
West North Central	5.63%	6.50%	8.51%	7.19%	14.08%	0.00%			
South Atlantic	2.15%	0.00%	10.88%	8.58%	5.54%	4.02%	3.76%		
East South Central	3.94%	7.14%	* 10.78%	5.77%	7.09%	2.13%	0.00%		
West South Central	4.38%	1.37%	* 8.90% *	10.71%	10.56%	3.18%	5.76%		
Mountain	3.28%	6.41%	14.15%	8.99%	4.01%	0.00%	6.06%		
Pacific	6.36%	* 0.34%	14.10% *	10.60% *	19.16% *	3.16%	0.00%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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Table III.B.2.e Percent of State and local governments that offer any dependent coverage for employer-sponsored health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	99.8%	100.0%	98.9%	99.6%	100.0%	99.8%	100.0%	
Census division:								
New England	99.8%	100.0%	99.3%	99.6%	100.0%	100.0%		
Middle Atlantic	99.7%	100.0%	99.8%	98.6%	100.0%		100.0%	
East North Central	99.9%	100.0%	99.6%	100.0%	100.0%	100.0%	100.0%	
West North Central	99.6%	100.0%	98.4%	100.0%	100.0%	100.0%		
South Atlantic	99.8%	100.0%	96.2%	100.0%	99.9%	99.5%	100.0%	
East South Central	99.8%	100.0%	97.9%	100.0%	100.0%	100.0%		
West South Central	99.8%	100.0%	98.1%	100.0%	100.0%	100.0%	100.0%	
Mountain	99.5%	100.0%	99.4%	97.0%	100.0%	100.0%	100.0%	
Pacific	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.2.e Standard errors for percent of State and local governments that offer any dependent coverage for employer-sponsored health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.06%	0.00%	0.32%	0.26%	0.01%	0.15%	0.00%	
Census division:								
New England	0.11%	0.00%	0.47%	0.37%	0.00%	0.00%		
Middle Atlantic	0.27%	0.00%	0.17%	1.34%	0.00%		0.00%	
East North Central	0.07%	0.00%	0.38%	0.00%	0.00%	0.00%	0.00%	
West North Central	0.25%	0.00%	0.94%	0.00%	0.00%	0.00%		
South Atlantic	0.09%	0.00%	1.81%	0.00%	0.03%	0.46%	0.00%	
East South Central	0.14%	0.00%	1.18%	0.00%	0.00%	0.00%		
West South Central	0.19%	0.00%	1.61%	0.03%	0.00%	0.00%	0.00%	
Mountain	0.38%	0.00%	0.44%	2.90%	0.00%	0.00%	0.00%	
Pacific	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.B.2.f Percent of State and local governments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	42.9%	44.0%	33.5%	28.3%	45.9%	35.9%	63.7%	
Census division:								
New England	20.7%		23.1% *	23.8%	19.1% *	0.0%		
Middle Atlantic	74.0%	100.0%	48.4%	38.5%	65.5%		95.7%	
East North Central	26.7%	39.4%	18.5%	11.5% *		42.4%		
West North Central	30.0%	46.0%	30.6%	18.2% *		16.9%		
South Atlantic	18.3%	4.6%	29.8%	12.0% *	25.1%	13.8%	30.0%	
East South Central	11.9%	17.5%	* 14.5%	11.8% *	2.7% *			
West South Central	31.0%	0.4%	* 34.5%	24.5%	43.9%	36.2%	69.6%	
Mountain	46.2%	47.9%	44.8%	35.8%	33.8%		85.6%	
Pacific	90.9%	97.1%	75.0%	77.9%	93.2%	100.0%	88.4%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.2.f Standard errors for percent of State and local governments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	1.17%	2.46%	2.15%	2.20%	3.27%	3.03%	2.29%	
Census division:								
New England	2.24%		7.47% *	4.66%	6.71% *	0.00%		
Middle Atlantic	3.04%	0.00%	5.76%	6.76%	9.92%		1.12%	
East North Central	3.07%	5.33%	4.63%	4.24% *		0.00%		
West North Central	3.11%	6.55%	5.58%	5.97% *		0.00%		
South Atlantic	1.77%	0.00%	6.44%	4.27% *	5.49%	3.94%	4.02%	
East South Central	2.33%	6.67%	* 4.01%	3.91% *	2.11% *			
West South Central	2.93%	0.15%	* 5.62%	6.08%	9.11%	3.21%	6.48%	
Mountain	3.14%	5.45%	7.57%	7.29%	7.83%		2.43%	
Pacific	1.75%	2.10%	7.08%	6.02%	3.91%	0.01%	4.35%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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Table III.B.2.g Percent of State and local governments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	40.0%	39.1%	31.6%	25.8%	44.5%	32.7%	61.5%	
Census division:								
New England	20.0%		22.0% *	23.8%	16.5% *	0.0%		
Middle Atlantic	69.5%	100.0%	42.0%	29.7%	59.0%		92.3%	
East North Central	25.1%	37.9%	19.3%	7.9% *		58.6%		
West North Central	28.8%	46.0%	25.7%	18.7% *		16.9%		
South Atlantic	15.1%	0.0%	25.8%	12.0% *	24.3%	9.1% *	25.7%	
East South Central	12.0%	17.5%	* 14.5%	13.2% *	2.1% *			
West South Central	32.0%	0.4%	* 39.1%	26.4%	44.6%	36.2%	69.6%	
Mountain	42.8%	38.4%	42.5%	35.8%	33.8%		85.6%	
Pacific	83.5%	78.9%	69.6%	71.7%	93.2%	83.0%	88.3%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.2.g Standard errors for percent of State and local governments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	1.19%	2.56%	2.08%	2.12%	3.27%	3.14%	2.35%	
Census division:								
New England	2.20%		7.48% *	4.66%	6.37% *	0.00%		
Middle Atlantic	3.29%	0.00%	5.68%	6.32%	10.31%		1.09%	
East North Central	2.95%	5.34%	4.65%	3.37% *		0.00%		
West North Central	3.00%	6.55%	4.71%	6.12% *		0.00%		
South Atlantic	1.78%	0.00%	6.16%	4.27% *	5.48%	3.51% *	4.13%	
East South Central	2.35%	6.67%	* 4.04%	4.10% *	2.04% *			
West South Central	2.94%	0.15%	* 5.79%	6.25%	9.05%	3.21%	6.48%	
Mountain	3.23%	6.00%	7.68%	7.29%	7.83%		2.43%	
Pacific	1.91%	1.71%	7.32%	6.41%	3.91%	4.80%	4.37%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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Table III.B.3 Number of full-time State and local government employees by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	15,101,876	4,066,081	1,674,160	2,687,262	3,132,633	1,050,793	2,490,947		
Census division:									
New England	694,126	223,116	84,330	177,708	146,740				
Middle Atlantic	2,080,805		225,441	426,938	298,022		587,534		
East North Central	1,899,292	492,392	351,400	530,301		71,558	130,990		
West North Central	1,123,425	313,244	313,070	258,267		69,511			
South Atlantic	2,928,134	751,314	116,002	301,830	670,178	348,690	740,119		
East South Central	972,209	300,357	110,689	213,856	220,185	80,616			
West South Central	2,062,245	499,470	243,072	337,355	459,662	231,177	291,509		
Mountain	1,072,730	323,584	119,248	144,067	271,516		139,357		
Pacific	2,268,910	627,544	110,908	296,940	574,348				

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.3 Standard errors for number of full-time State and local government employees by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	335,123	222,225	66,023	125,176	211,328	57,997	147,089		
Census division:									
New England	36,152	12,117	14,008	21,522	31,684				
Middle Atlantic	175,134		21,829	50,270	68,444		11,177		
East North Central	106,051	59,264	34,023	68,898		0	11,751		
West North Central	70,743	50,879	33,618	35,078		0			
South Atlantic	99,099	0	14,296	34,579	87,031	37,452	61,077		
East South Central	80,730	74,617	12,115	25,504	34,003	4,629			
West South Central	133,311	96,812	22,581	53,447	86,290	19,252	41,162		
Mountain	64,138	39,239	17,415	20,322	48,955		16,297		
Pacific	160,791	19,166	15,303	39,822	106,122				

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Totals may not sum exactly because of rounding.

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Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

Table III.B.3.a Percent of number of full-time State and local government employees by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments ¹	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees ¹		
United States	15,101,876	26.9%	11.1%	17.8%	20.7%	7.0%	16.5%		
Census division:									
New England	694,126	32.1%	12.1%	25.6%	21.1%	2.7% *			
Middle Atlantic	2,080,805		10.8%	20.5%	14.3%		28.2%		
East North Central	1,899,292	25.9%	18.5%	27.9%		3.8%			
West North Central	1,123,425	27.9%	27.9%	23.0%		6.2%			
South Atlantic	2,928,134	25.7%	4.0%	10.3%	22.9%	11.9%	25.3%		
East South Central	972,209	30.9%	11.4%	22.0%	22.6%	8.3%			
West South Central	2,062,245	24.2%	11.8%	16.4%	22.3%	11.2%	14.1%		
Mountain	1,072,730	30.2%	11.1%	13.4%	25.3%		13.0%		
Pacific	2,268,910	27.7%	4.9%	13.1%	25.3%		22.5%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Percents may not add to 100% because of rounding.

Table III.B.3.a Standard errors for percent of number of full-time State and local government employees by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments ¹	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees ¹	
United States	335,123	1.16%	0.52%	0.86%	1.24%	0.40%	0.88%	
Census division:								
New England	36,152	1.97%	2.07%	3.01%	3.90%	1.84% *		
Middle Atlantic	175,134		1.48%	2.77%	3.15%		2.40%	
East North Central	106,051	2.60%	2.20%	3.38%		0.21%		
West North Central	70,743	3.49%	3.21%	3.14%		0.39%		
South Atlantic	99,099	0.87%	0.55%	1.25%	2.52%	1.24%	1.70%	
East South Central	80,730	5.39%	1.65%	3.00%	3.47%	0.81%		
West South Central	133,311	3.72%	1.47%	2.60%	3.68%	1.12%	1.92%	
Mountain	64,138	2.93%	1.75%	2.01%	3.80%		1.52%	
Pacific	160,791	2.04%	0.82%	1.98%	3.98%		4.39%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Standard errors of zero indicate that all governments in the category are in the survey.

Percents may not add to 100% because of rounding.

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¹ Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

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Table III.B.3.b.(2) Percent of all full-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	80.4%	83.5%	79.2%	78.7%	78.8%	80.8%	80.2%	
Census division:								
New England	77.8%	91.8%	75.4%	74.4%	75.5%	72.2%		
Middle Atlantic	75.8%	68.0%	80.5%	77.1%	79.2%		78.3%	
East North Central	81.3%	88.2%	75.5%	78.6%	77.6%	88.8%	86.6%	
West North Central	81.0%	77.7%	80.6%	81.3%	83.0%	91.9%		
South Atlantic	82.4%	83.3%	84.1%	83.0%	80.8%	82.2%	82.5%	
East South Central	82.9%	83.2%	84.3%	81.6%	81.3%	78.4%		
West South Central	81.4%	90.5%	74.9%	72.3%	78.0%	78.6%	89.3%	
Mountain	80.0%	73.3%	81.0%	80.2%	82.7%	80.8%	88.8%	
Pacific	80.3%	92.9%	84.5%	81.3%	74.2%	74.8%	71.9%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.3.b.(2) Standard errors for percent of all full-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.51%	1.35%	0.91%	0.84%	1.38%	1.67%	0.52%	
Census division:								
New England	1.05%	0.77%	4.13%	1.90%	3.46%	0.40%		
Middle Atlantic	1.89%	5.27%	2.01%	1.87%	2.34%		0.23%	
East North Central	1.04%	1.07%	2.62%	1.86%	3.41%	0.00%	1.27%	
West North Central	1.56%	2.39%	1.81%	2.50%	7.88%	0.00%		
South Atlantic	0.63%	0.00%	2.47%	1.89%	2.34%	1.57%	0.59%	
East South Central	1.33%	3.25%	1.78%	3.24%	1.97%	0.88%		
West South Central	1.41%	3.70%	2.85%	2.19%	3.47%	1.63%	1.54%	
Mountain	0.97%	1.34%	2.88%	2.47%	2.76%	0.82%	0.92%	
Pacific	1.72%	1.74%	2.22%	3.73%	4.74%	10.18%	0.43%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.B.4 Number of part-time State and local government employees by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	4,666,827	1,442,678	690,733	775,897	1,032,346	263,588	461,585	
Census division:								
New England	196,372	77,272	29,382	40,384	36,366			
Middle Atlantic	504,874		102,714	105,674	118,380		68,722	
East North Central	867,307	242,270	242,012	195,083		12,378	28,613	
West North Central	406,537	119,025	118,171	89,800		11,848		
South Atlantic	770,152	269,040	33,280	56,134	136,063	71,272	204,363	
East South Central	209,382	73,648	32,884	37,022	38,372	18,351		
West South Central	394,874	127,917	49,285	73,650	71,155	38,790		
Mountain	380,954	144,062	35,988	42,754	79,001	46,628	32,521	
Pacific	936,376	280,355	47,019	135,395	338,366		78,945	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.4 Standard errors for number of part-time State and local government employees by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	97,904	46,514	31,056	48,056	83,086	25,902	16,390	
Census division:								
New England	9,803	2,666	4,283	5,071	7,401			
Middle Atlantic	45,225		10,636	14,320	31,827		2,805	
East North Central	53,111	23,644	23,407	31,681		0	2,765	
West North Central	27,422	13,921	10,515	16,297		0		
South Atlantic	24,191	0	6,033	7,930	20,864	10,612	11,899	
East South Central	13,421	11,246	4,652	5,241	6,886	232		
West South Central	20,012	5,113	6,773	13,193	15,270	4,979		
Mountain	20,554	11,194	3,982	8,246	15,406	8,525	3,060	
Pacific	47,777	468	7,404	21,838	49,412		6,544	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

Table III.B.4.a Percent of number of part-time State and local government employees by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments ¹	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees ¹	
United States	4,666,827	30.9%	14.8%	16.6%	22.1%	5.6%	9.9%	
Census division:								
New England	196,372	39.3%	15.0%	20.6%	18.5%			
Middle Atlantic	504,874		20.3%	20.9%	23.4%		13.6%	
East North Central	867,307	27.9%	27.9%	22.5%		1.4%	3.3%	
West North Central	406,537	29.3%	29.1%	22.1%		2.9%		
South Atlantic	770,152	34.9%	4.3%	7.3%	17.7%	9.3%	26.5%	
East South Central	209,382	35.2%	15.7%	17.7%	18.3%	8.8%		
West South Central	394,874	32.4%	12.5%	18.7%	18.0%	9.8%		
Mountain	380,954	37.8%	9.4%	11.2%	20.7%	12.2%	8.5%	
Pacific	936,376	29.9%	5.0%	14.5%	36.1%		8.4%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Percents may not add to 100% because of rounding.

Table III.B.4.a Standard errors for percent of number of part-time State and local government employees by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments ¹	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees ¹			
United States	97,904	0.89%	0.74%	1.01%	1.50%	0.54%	0.38%			
Census division:										
New England	9,803	2.06%	2.22%	2.59%	3.36%					
Middle Atlantic	45,225		2.85%	3.23%	5.31%		1.31%			
East North Central	53,111	2.49%	3.11%	3.44%		0.09%	0.37%			
West North Central	27,422	2.96%	3.21%	3.70%		0.20%				
South Atlantic	24,191	1.10%	0.80%	1.05%	2.35%	1.31%	1.35%			
East South Central	13,421	3.69%	2.32%	2.55%	3.08%	0.57%				
West South Central	20,012	1.81%	1.82%	3.04%	3.42%	1.26%				
Mountain	20,554	2.50%	1.22%	2.11%	3.46%	2.09%	0.86%			
Pacific	47,777	1.53%	0.90%	2.39%	3.90%		0.77%			

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Percents may not add to 100% because of rounding.

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¹ Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Table III.B.4.b.(2) Percent of all part-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	15.9%	15.3%	11.5%	14.6%	18.5%	18.5%	18.0%	
Census division:								
New England	19.8%	29.0%	14.6%	12.5%	17.4%			
Middle Atlantic	6.5%	0.6%	* 7.2%	8.3% *	10.0% *		5.8%	
East North Central	10.0%	12.7%	6.2%	11.0%		18.1%	8.8%	
West North Central	11.9%	4.6%	11.2%	13.3% *		36.0%		
South Atlantic	11.0%	9.5%	20.4%	10.8%	11.8%	6.3%	13.0%	
East South Central	18.7%	17.8%	24.4%	15.1%	10.2% *	32.9%		
West South Central	24.3%	37.2%	13.8%	19.8% *	13.3% *	17.8%	31.1%	
Mountain	15.6%	9.7%	11.6%	13.2% *	18.4%	23.6%	31.0%	
Pacific	26.8%	21.8%	24.9%	25.1%	30.7%		33.2%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.B.4.b.(2) Standard errors for percent of all part-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.65%	0.72%	1.03%	1.65%	2.27%	1.53%	0.93%	
Census division:								
New England	1.26%	1.14%	3.20%	3.25%	3.60%			
Middle Atlantic	1.49%	0.18%	* 1.82%	2.90% *	5.16% *		0.70%	
East North Central	1.44%	3.22%	1.54%	2.53%		0.00%	0.37%	
West North Central	1.81%	1.38%	2.14%	5.11% *		0.00%		
South Atlantic	0.70%	0.00%	5.17%	3.19%	2.64%	0.76%	1.41%	
East South Central	2.13%	4.63%	5.85%	3.69%	3.55% *	0.28%		
West South Central	1.93%	2.38%	3.52%	7.57% *	5.13% *	0.83%	5.83%	
Mountain	1.23%	1.06%	2.35%	4.09% *	4.36%	4.31%	2.05%	
Pacific	2.12%	0.03%	6.19%	5.42%	5.17%		2.63%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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Table III.C.1 Average total single premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	8,344	8,120	8,426	8,368	8,201	7,913	9,053	
Census division:								
New England	9,583	8,879	10,256	9,528	10,367	11,572		
Middle Atlantic	9,301	8,283	10,443	9,774	10,181		9,205	
East North Central	8,815	8,213	9,056	9,111	7,948	10,461	10,331	
West North Central	7,782	7,800	7,762	7,386	8,245	7,910		
South Atlantic	8,501	8,378	8,515	8,677	8,392	8,474	8,652	
East South Central	7,099	6,901	6,993	7,010	7,230	7,497	8,080	
West South Central	7,223	7,984	7,471	6,700	6,758	6,210	7,645	
Mountain	7,932	8,259	8,516	8,378	7,486	7,108	7,754	
Pacific	9,451	8,294	10,531	9,621	9,309	9,399	11,420	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.C.1 Standard errors for average total single premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	58.43	120.91	134.79	125.48	169.91	86.26	106.84	
Census division:								
New England	125.32	21.09	254.37	388.31	297.76	485.00		
Middle Atlantic	291.48	876.26	318.61	289.40	375.08		60.55	
East North Central	139.94	190.59	310.14	273.08	415.87	0.00	322.26	
West North Central	178.22	120.15	275.36	298.62	682.31	0.00		
South Atlantic	78.46	0.00	366.39	348.45	272.25	147.54	74.14	
East South Central	146.76	325.44	212.76	279.33	358.07	66.87	0.00	
West South Central	169.66	426.48	371.52	325.39	329.69	54.35	372.60	
Mountain	118.28	131.58	464.80	338.50	279.90	78.86	104.71	
Pacific	192.33	42.32	631.73	389.83	630.76	840.99	67.68	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.C.2 Average total employee contribution (in dollars) per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	953	1,102	760	967	995	1,021	726	
Census division:								
New England	1,763	1,543	1,562	1,691	2,196	2,461		
Middle Atlantic	1,189	1,446	1,723	1,590	1,844		295	
East North Central	1,132	1,320	1,081	807	1,310	940	1,407	
West North Central	560	964	415	651 *	265	509		
South Atlantic	842	888	678	918	798	844	838	
East South Central	935	952	502	979	1,025	969	1,431	
West South Central	1,044	931	* 511 *	1,261	975	1,593	1,119	
Mountain	757	962	642	517	768	721	753	
Pacific	843	1,227	735	477	1,073	692	183	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.C.2 Standard errors for average total employee contribution (in dollars) per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	28.51	77.74	61.10	58.42	59.09	69.57	42.26	
Census division:								
New England	64.53	1.42	279.84	178.76	119.80	14.38		
Middle Atlantic	93.14	239.18	390.82	229.08	215.11		13.29	
East North Central	50.04	76.33	128.67	104.95	134.34	0.00	39.35	
West North Central	63.94	67.36	85.19	220.64 *	72.30	0.00		
South Atlantic	36.98	0.00	150.58	103.30	112.58	48.42	85.39	
East South Central	70.89	156.01	109.75	173.87	126.59	34.35	0.00	
West South Central	123.34	393.02	* 165.16 *	164.53	158.69	191.47	101.92	
Mountain	51.29	76.32	108.80	105.72	139.01	152.10	75.66	
Pacific	51.29	2.79	138.15	92.40	161.17	98.37	41.00	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

Table III.C.3 Percent of total premiums contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	11.4%	13.6%	9.0%	11.6%	12.1%	12.9%	8.0%		
Census division:									
New England	18.4%	17.4%	15.2%	17.7%	21.2%	21.3%			
Middle Atlantic	12.8%	17.5%	16.5%	16.3%	18.1%		3.2%		
East North Central	12.8%	16.1%	11.9%	8.9%	16.5%	9.0%	13.6%		
West North Central	7.2%	12.4%	5.3%	8.8% *	3.2%	6.4%			
South Atlantic	9.9%	10.6%	8.0%	10.6%	9.5%	10.0%	9.7%		
East South Central	13.2%	13.8%	7.2%	14.0%	14.2%	12.9%	17.7%		
West South Central	14.5%	11.7%	6.8% *	18.8%	14.4%	25.6%	14.6%		
Mountain	9.5%	11.7%	7.5%	6.2%	10.3%	10.1%	9.7%		
Pacific	8.9%	14.8%	7.0%	5.0%	11.5%	7.4%	1.6%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.32%	0.81%	0.69%	0.69%	0.72%	0.89%	0.50%	
Census division:								
New England	0.60%	0.06%	2.74%	1.45%	1.43%	1.02%		
Middle Atlantic	0.86%	1.28%	3.57%	2.14%	2.11%		0.16%	
East North Central	0.60%	0.93%	1.40%	1.14%	1.91%	0.00%	0.11%	
West North Central	0.81%	0.86%	1.06%	2.83% *	0.94%	0.00%		
South Atlantic	0.44%	0.00%	1.63%	1.32%	1.41%	0.50%	0.96%	
East South Central	0.95%	2.10%	1.52%	2.38%	1.80%	0.43%	0.00%	
West South Central	1.52%	4.32%	* 2.15% *	2.50%	2.30%	2.87%	1.10%	
Mountain	0.64%	1.03%	1.28%	1.27%	1.80%	2.04%	0.85%	
Pacific	0.58%	0.10%	1.37%	0.93%	1.62%	1.07%	0.37%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.C.4 Percent of State and local government employees enrolled in a health insurance plan that takes single coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	47.9%	47.0%	49.1%	46.3%	47.6%	56.3%	47.3%	
Census division:								
New England	38.3%	37.9%	36.9%	40.7%	35.6%			
Middle Atlantic	37.8%	44.8%	30.1%	32.9%	33.4%		41.3%	
East North Central	40.6%	42.5%	41.8%	39.8%	35.9%	42.6%	42.9%	
West North Central	55.1%	42.0%	57.8%	58.5%	66.5%	56.2%		
South Atlantic	54.3%	48.4%	61.8%	51.8%	55.9%	62.1%	55.3%	
East South Central	51.5%	55.4%	59.5%	50.2%	49.0%	42.7%	40.7%	
West South Central	62.6%	61.5%	69.1%	62.9%	62.7%	70.7%	53.9%	
Mountain	48.8%	42.9%	50.2%	55.5%	50.2%	48.9%	50.3%	
Pacific	38.6%	42.0%	30.0%	38.2%	36.1%	43.7%	37.6%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.C.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take single coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	0.38%	0.56%	1.08%	1.01%	1.31%	0.81%	0.73%		
Census division:									
New England	0.91%	0.66%	1.95%	2.96%	1.73%				
Middle Atlantic	0.82%	1.20%	1.69%	2.08%	2.27%		0.39%		
East North Central	1.17%	1.30%	2.62%	2.43%	4.68%	0.00%	0.62%		
West North Central	1.52%	1.83%	2.63%	3.64%	3.46%	0.00%			
South Atlantic	0.59%	0.00%	3.20%	1.98%	2.11%	1.57%	0.77%		
East South Central	1.01%	1.07%	3.45%	2.31%	3.08%	0.64%	0.00%		
West South Central	0.82%	0.90%	2.38%	2.09%	3.03%	0.62%	1.63%		
Mountain	1.29%	1.00%	2.78%	3.97%	3.73%	6.29%	0.41%		
Pacific	0.90%	0.08%	2.99%	2.69%	2.95%	2.99%	1.18%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.D.1 Average total family premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	22,399	21,594	22,813	22,840	22,466	22,719	22,783		
Census division:									
New England	25,104	23,110	26,183	26,066	26,408	31,331			
Middle Atlantic	24,450	21,979	25,903	26,038	26,685		23,549		
East North Central	23,545	22,506	24,832	24,094	23,017	22,217	24,416		
West North Central	21,267	21,795	20,231	21,231	22,649	20,499			
South Atlantic	21,265	20,897	20,819	19,869	21,267	22,948	21,878		
East South Central	17,803	17,195	16,754	16,895	17,716	23,175	20,626		
West South Central	19,928	20,862	17,620	19,826	19,272	18,245	22,022		
Mountain	20,134	19,482	19,734	21,941	21,530	20,579	17,413		
Pacific	22,718	22,891	23,269	20,977	22,134	25,857	23,508		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.D.1 Standard errors for average total family premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	164.50	309.20	373.08	338.02	427.19	261.66	424.30	
Census division:								
New England	256.07	105.91	680.71	648.53	669.30	1,375.60		
Middle Atlantic	585.90	2,104.52	712.42	564.29	1,024.91		80.14	
East North Central	366.89	411.09	911.04	803.80	1,087.07	0.00	356.00	
West North Central	348.14	202.10	673.61	963.90	1,444.31	0.00		
South Atlantic	249.78	0.00	1,318.41	778.41	849.76	426.56	448.53	
East South Central	334.63	626.05	924.91	666.35	845.88	152.83	0.00	
West South Central	406.06	486.50	1,369.23	873.80	1,052.86	107.47	991.63	
Mountain	253.84	241.82	644.16	1,016.97	719.27	171.81	277.78	
Pacific	523.98	181.26	1,280.24	1,135.65	1,123.51	885.99	1,630.32	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.D.2 Average total employee contribution (in dollars) per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	4,294	4,245	4,732	4,778	4,968	4,831	2,452	
Census division:								
New England	5,148	4,125	6,025	5,617	5,732	7,715		
Middle Atlantic	3,228	6,465	4,349	3,501	3,696		368	
East North Central	3,841	3,667	4,199	3,941	3,912	3,113	3,109	
West North Central	5,126	3,054	6,261	6,664	6,029	3,990		
South Atlantic	4,978	3,871	5,126	5,863	5,484	5,415	5,390	
East South Central	4,849	4,453	4,404	5,838	4,995	3,411	5,056	
West South Central	8,192	7,340	7,517	9,598	8,261	11,784	6,449	
Mountain	4,673	3,253	4,415	5,168	6,740	3,403	4,679	
Pacific	2,956	3,346	2,470	3,215	3,993	2,665	937	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.D.2 Standard errors for average total employee contribution (in dollars) per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	100.49	195.30	210.32	241.99	266.31	141.46	170.82		
Census division:									
New England	125.38	9.79	557.94	341.04	309.08	347.45			
Middle Atlantic	348.03	807.13	539.19	349.54	564.72		31.20		
East North Central	206.10	175.74	402.06	594.03	342.66	0.00	96.45		
West North Central	353.07	142.78	655.57	1,035.05	788.58	0.00			
South Atlantic	172.00	0.00	734.37	668.12	653.75	236.59	161.61		
East South Central	232.41	353.12	382.81	695.65	445.04	69.16	0.00		
West South Central	393.52	351.14	782.86	888.47	1,303.25	482.60	280.65		
Mountain	316.40	199.00	527.14	803.17	1,101.17	413.61	333.48		
Pacific	248.80	15.95	408.24	602.29	603.07	330.37	248.62		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.D.3 Percent of total premiums contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	19.2%	19.7%	20.7%	20.9%	22.1%	21.3%	10.8%		
Census division:									
New England	20.5%	17.9%	23.0%	21.6%	21.7%	24.6%			
Middle Atlantic	13.2%	29.4%	16.8%	13.4%	13.8%		1.6%		
East North Central	16.3%	16.3%	16.9%	16.4%	17.0%	14.0%	12.7%		
West North Central	24.1%	14.0%	30.9%	31.4%	26.6%	19.5%			
South Atlantic	23.4%	18.5%	24.6%	29.5%	25.8%	23.6%	24.6%		
East South Central	27.2%	25.9%	26.3%	34.6%	28.2%	14.7%	24.5%		
West South Central	41.1%	35.2%	42.7%	48.4%	42.9%	64.6%	29.3%		
Mountain	23.2%	16.7%	22.4%	23.6%	31.3%	16.5%	26.9%		
Pacific	13.0%	14.6%	10.6%	15.3%	18.0%	10.3%	4.0% *		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	0.52%	1.15%	0.92%	1.05%	1.27%	0.51%	0.91%		
Census division:									
New England	0.43%	0.12%	1.92%	1.22%	1.01%	2.19%			
Middle Atlantic	1.69%	6.47%	1.98%	1.27%	2.09%		0.13%		
East North Central	0.85%	0.78%	1.50%	2.45%	1.17%	0.00%	0.26%		
West North Central	1.65%	0.67%	3.37%	4.47%	4.27%	0.00%			
South Atlantic	0.77%	0.00%	3.18%	3.10%	3.03%	1.25%	0.50%		
East South Central	1.33%	2.50%	2.10%	3.98%	2.38%	0.30%	0.00%		
West South Central	1.78%	1.00%	4.63%	4.42%	6.05%	2.85%	0.59%		
Mountain	1.48%	0.97%	2.66%	3.72%	4.69%	1.97%	1.50%		
Pacific	1.25%	0.05%	1.73%	2.73%	3.00%	1.14%	1.32% *		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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Table III.D.4 Percent of State and local government employees enrolled in a health insurance plan that takes family coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	34.0%	33.2%	35.2%	36.9%	35.2%	24.6%	33.8%	
Census division:								
New England	50.5%	52.8%	37.5%	48.9%	55.7%			
Middle Atlantic	51.1%	47.0%	51.7%	49.5%	47.6%		57.2%	
East North Central	43.8%	39.1%	45.2%	48.6%	50.6%	46.5%	24.5%	
West North Central	31.1%	39.2%	29.4%	31.6%	21.3%	28.8%		
South Atlantic	25.9%	31.1%	24.3%	26.9%	26.6%	18.5%	23.2%	
East South Central	29.9%	29.2%	28.0%	31.6%	32.6%	25.1%	28.2%	
West South Central	15.7%	12.0%	15.1%	17.1%	19.6%	13.0%	18.0%	
Mountain	30.1%	33.8%	31.2%	26.8%	28.7%	32.7%	26.6%	
Pacific	38.5%	32.2%	48.8%	37.4%	44.9%	33.4%	39.9%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.D.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take family coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	0.45%	0.94%	1.05%	1.12%	1.36%	0.80%	0.71%		
Census division:									
New England	1.37%	1.05%	4.43%	3.32%	3.10%				
Middle Atlantic	1.49%	5.23%	1.99%	2.24%	2.95%		0.44%		
East North Central	1.32%	1.54%	2.56%	2.77%	5.15%	0.00%	0.59%		
West North Central	1.81%	5.11%	2.00%	3.68%	4.14%	0.00%			
South Atlantic	0.66%	0.00%	2.60%	2.49%	2.40%	1.29%	0.90%		
East South Central	1.12%	2.23%	3.25%	2.38%	2.69%	0.40%	0.00%		
West South Central	0.91%	0.82%	2.24%	2.18%	2.86%	0.67%	1.88%		
Mountain	1.00%	1.53%	2.44%	2.93%	2.69%	4.61%	0.65%		
Pacific	1.07%	0.36%	4.45%	3.47%	3.56%	2.09%	1.01%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.E.1 Average total employee-plus-one premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	15,778	15,169	16,719	16,310	15,650	14,967	16,371	
Census division:								
New England	21,449	21,734	19,520	21,429	23,181			
Middle Atlantic	20,238	19,902	19,899	20,312	21,390		14,915	
East North Central	17,528	16,254	18,468	17,913	16,756	20,533	19,179	
West North Central	13,874	12,107	14,515	16,318	14,217	14,017		
South Atlantic	15,469	16,176	15,594	14,663	14,946	14,862	15,709	
East South Central	12,949	10,951	12,784	12,347	13,971	13,956	15,932	
West South Central	13,341	13,131	14,083	12,350	12,493	11,622	15,511	
Mountain	14,274	14,122	14,972	16,516	14,357	13,886	12,602	
Pacific	16,791	16,007	18,089	16,764	16,017	18,057	18,437	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.E.1 Standard errors for average total employee-plus-one premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	136.05	216.58	285.56	331.87	371.49	209.26	398.48	
Census division:								
New England	406.09	0.00	728.82	888.81	972.03			
Middle Atlantic	483.51	292.71	663.53	643.91	1,467.33		57.27	
East North Central	358.94	687.34	601.32	772.05	1,052.16	0.00	417.91	
West North Central	617.79	498.41	843.48	2,133.39	1,089.65	0.00		
South Atlantic	195.41	0.00	899.88	811.37	776.18	456.46	199.46	
East South Central	327.21	595.45	712.66	757.26	812.04	71.95	0.00	
West South Central	258.38	348.12	648.92	607.82	716.30	172.81	984.02	
Mountain	201.17	156.21	426.11	690.00	635.54	119.29	261.18	
Pacific	293.08	1.68	868.19	572.42	473.27	709.60	976.67	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

Table III.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	3,220	2,863	3,391	3,558	3,690	3,332	2,857	
Census division:								
New England	3,688	3,056	3,221	4,477	4,384			
Middle Atlantic	3,332	3,759	2,955	3,100	4,110		415	
East North Central	3,080	2,886	2,618	2,656	3,651	3,484	3,900	
West North Central	3,039	2,243	3,515	3,789	3,164 *	3,294		
South Atlantic	3,448	3,425	3,369	3,689	3,529	3,627	3,252	
East South Central	3,094	2,377	2,774	4,201	3,299	2,273	3,625	
West South Central	4,361	3,356	6,224	5,133	4,832	5,457	4,029	
Mountain	3,277	2,301	3,367	3,954	4,158	2,502	3,493	
Pacific	2,088	2,313	1,858	2,609	2,848	1,604	621	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	60.95	69.26	161.34	161.09	184.17	106.96	166.63	
Census division:								
New England	167.28	0.00	293.34	411.79	531.33			
Middle Atlantic	252.35	222.27	400.95	424.29	682.27		23.06	
East North Central	132.09	166.98	346.92	471.25	288.18	0.00	150.92	
West North Central	314.57	403.11	448.59	790.66	953.00 *	0.00		
South Atlantic	86.21	0.00	415.65	330.88	348.74	134.79	113.51	
East South Central	153.01	133.24	293.84	452.23	317.51	51.33	0.00	
West South Central	183.13	272.99	594.74	306.71	504.32	308.14	280.84	
Mountain	171.49	212.51	361.30	507.02	508.13	384.84	279.87	
Pacific	136.76	0.41	256.70	347.40	420.41	131.28	155.40	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	20.4%	18.9%	20.3%	21.8%	23.6%	22.3%	17.5%	
Census division:								
New England	17.2%	14.1%	16.5%	20.9%	18.9%			
Middle Atlantic	16.5%	18.9%	14.8%	15.3%	19.2%		2.8%	
East North Central	17.6%	17.8%	14.2%	14.8%	21.8%	17.0%	20.3%	
West North Central	21.9%	18.5%	24.2%	23.2% *	22.3% *	23.5%		
South Atlantic	22.3%	21.2%	21.6%	25.2%	23.6%	24.4%	20.7%	
East South Central	23.9%	21.7%	21.7%	34.0%	23.6%	16.3%	22.8%	
West South Central	32.7%	25.6%	44.2%	41.6%	38.7%	47.0%	26.0%	
Mountain	23.0%	16.3%	22.5%	23.9%	29.0%	18.0%	27.7%	
Pacific	12.4%	14.4%	10.3%	15.6%	17.8%	8.9%	3.4% *	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	0.42%	0.35%	1.01%	1.10%	1.16%	0.78%	1.33%		
Census division:									
New England	0.69%	0.00%	1.33%	2.02%	2.06%				
Middle Atlantic	1.08%	0.84%	1.95%	1.82%	2.68%		0.15%		
East North Central	0.76%	0.92%	1.78%	2.49%	2.56%	0.00%	0.37%		
West North Central	2.19%	2.59%	3.60%	7.00% *	6.73% *	0.00%			
South Atlantic	0.51%	0.00%	2.37%	2.20%	2.09%	1.17%	0.60%		
East South Central	1.03%	1.70%	2.43%	3.63%	1.52%	0.33%	0.00%		
West South Central	1.15%	1.43%	3.54%	3.24%	4.19%	3.08%	0.56%		
Mountain	1.21%	1.43%	2.31%	3.23%	3.61%	2.77%	1.66%		
Pacific	0.94%	0.00%	1.52%	2.07%	2.48%	0.67%	1.01% *		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.E.4 Percent of State and local government employees enrolled in a health insurance plan that takes employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	18.1%	19.8%	15.7%	16.8%	17.3%	19.1%	18.9%		
Census division:									
New England	11.2%	9.3%	25.5%	10.4%	8.7%				
Middle Atlantic	11.1%	8.1%	* 18.1%	17.6%	18.9%		1.5%		
East North Central	15.6%	18.4%	13.0%	11.6%	13.6%	10.9%	32.7%		
West North Central	13.7%	18.8%	12.8%	9.9%	12.2%	15.0%			
South Atlantic	19.8%	20.5%	13.9%	21.3%	17.5%	19.4%	21.5%		
East South Central	18.6%	15.4%	12.5%	18.2%	18.4%	32.3%	31.1%		
West South Central	21.8%	26.6%	15.8%	20.0%	17.7%	16.4%	28.1%		
Mountain	21.1%	23.4%	18.6%	17.8%	21.1%	18.4%	23.0%		
Pacific	22.8%	25.8%	21.2%	24.4%	19.0%	22.9%	22.4%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.E.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	0.27%	0.56%	0.67%	0.70%	0.73%	0.30%	0.35%		
Census division:									
New England	0.92%	0.39%	4.04%	1.47%	2.27%				
Middle Atlantic	1.13%	4.06%	* 1.56%	1.71%	3.36%		0.05%		
East North Central	0.78%	1.31%	1.55%	1.75%	2.42%	0.00%	0.59%		
West North Central	1.30%	3.41%	1.87%	2.28%	2.00%	0.00%			
South Atlantic	0.40%	0.00%	1.59%	1.57%	1.41%	0.51%	0.47%		
East South Central	0.83%	2.02%	1.64%	1.60%	1.44%	0.28%	0.00%		
West South Central	0.81%	0.48%	1.63%	2.31%	2.64%	0.73%	0.74%		
Mountain	0.64%	0.89%	1.52%	1.60%	1.69%	1.75%	0.82%		
Pacific	0.47%	0.28%	2.14%	2.05%	1.28%	0.99%	0.19%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.1 Percent of State and local government employees enrolled in a health insurance plan that had a deductible by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	72.4%	73.6%	84.6%	77.5%	77.3%	82.2%	46.0%		
Census division:									
New England	69.1%	94.3%	66.5%	59.7%	44.7%				
Middle Atlantic	48.8%	94.6%	66.7%	50.5%	47.5%		4.6%		
East North Central	84.5%	76.3%	93.6%	85.5%	94.8%	100.0%	59.8%		
West North Central	95.0%	99.8%	95.1%	89.5%	94.9%	95.5%			
South Atlantic	78.8%	72.1%	91.5%	84.4%	85.8%	84.4%	72.9%		
East South Central	90.1%	94.7%	80.0%	86.6%	92.8%	82.2%	100.0%		
West South Central	76.8%	54.0%	* 84.8%	87.4%	89.3%	93.8%	74.6%		
Mountain	87.5%	93.7%	90.3%	90.2%	92.8%	89.5%	61.1%		
Pacific	46.0%	42.5%	70.9%	69.0%	55.2%	42.3%	17.6%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.1 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a deductible by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	1.39%	4.02%	1.45%	1.97%	2.31%	2.63%	2.30%	
Census division:								
New England	2.71%	0.24%	6.99%	5.50%	8.45%			
Middle Atlantic	3.77%	1.47%	5.17%	6.35%	10.71%		0.88%	
East North Central	1.78%	2.84%	2.76%	5.22%	3.51%	0.00%	3.60%	
West North Central	1.39%	0.11%	2.14%	4.93%	2.40%	0.00%		
South Atlantic	1.29%	0.00%	3.88%	4.13%	3.64%	3.50%	2.85%	
East South Central	1.81%	3.38%	4.92%	4.07%	3.66%	4.44%	0.00%	
West South Central	8.24%	24.92%	* 4.18%	4.62%	4.20%	5.60%	3.64%	
Mountain	1.41%	1.40%	3.34%	4.44%	3.87%	2.20%	2.37%	
Pacific	2.85%	0.62%	6.84%	5.89%	6.93%	6.96%	3.10%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	1,305	912	1,635	1,497	1,508	1,366	1,116	
Census division:								
New England	907	717	1,446	989	1,004			
Middle Atlantic	1,032	987	1,086	1,000	1,131		1,439	
East North Central	1,321	938	1,615	1,255	1,706	453	2,127	
West North Central	1,662	1,027	1,991	1,834	1,855	1,141		
South Atlantic	1,290	1,222	1,304	1,722	1,412	1,380	975	
East South Central	1,091	929	1,547	1,221	959	1,204	1,052	
West South Central	1,515	709	1,528	1,730	1,955	1,792	1,279	
Mountain	1,318	842	1,926	1,953	1,342	1,266	866	
Pacific	959	532	1,457	1,233	1,220	708	958	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2020

			ocal governments	jovernments			
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	26.77	33.73	59.61	56.99	76.49	36.41	37.55
Census division:							
New England	41.04	10.28	159.20	92.44	149.57		
Middle Atlantic	83.24	88.59	146.81	249.40	292.74		181.87
East North Central	71.20	105.91	150.54	125.25	187.50	0.00	112.43
West North Central	86.03	83.14	132.04	155.65	287.56	0.00	
South Atlantic	33.94	0.00	137.73	169.53	85.25	58.84	47.37
East South Central	58.67	119.41	160.26	110.97	97.16	17.65	0.00
West South Central	97.22	150.82	118.47	103.70	213.65	62.62	112.56
Mountain	94.68	80.31	173.92	256.80	252.34	183.30	73.56
Pacific	64.23	2.25	404.63	195.53	143.96	23.74	49.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	2,434	1,785	3,131	2,565	2,889	2,431	2,095	
Census division:								
New England	1,758	1,449	2,700	2,003	2,021			
Middle Atlantic	2,151	2,094	1,905	2,210	2,593		2,125	
East North Central	2,600	1,962	3,122	2,489	3,227	848	3,638	
West North Central	2,800	1,538	4,377	2,820	2,958	2,998		
South Atlantic	2,490	2,286	3,229	2,906	2,828	3,130	1,672	
East South Central	2,077	1,568	2,462	2,701	2,136	2,078	1,828	
West South Central	3,249	1,565	3,475	3,540	4,243	3,085	2,675	
Mountain	2,561	1,601	3,810	3,197	2,899	3,477	1,759	
Pacific	2,068	1,222	2,670	2,042	2,552	1,352	1,818	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
United States	53.95	62.56	140.37	117.92	141.28	108.25	92.51			
Census division:										
New England	75.56	16.54	344.96	181.39	418.56					
Middle Atlantic	160.91	226.30	282.30	370.51	498.36		114.49			
East North Central	149.56	275.45	305.11	258.35	362.50	0.00	148.08			
West North Central	209.58	228.58	381.58	315.95	602.04	0.00				
South Atlantic	89.95	0.00	377.06	259.96	236.84	396.30	151.01			
East South Central	136.53	183.48	219.20	390.56	310.13	48.86	0.00			
West South Central	231.29	199.76	357.31	375.23	485.77	191.97	201.83			
Mountain	111.63	122.70	281.06	284.33	274.64	233.83	154.88			
Pacific	134.72	18.71	350.27	298.09	294.64	96.47	173.69			

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.F.4 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	72.9%	75.9%	65.9%	67.8%	71.7%	70.9%	80.1%	
Census division:								
New England	79.7%	81.0%	73.8%	82.3%	77.7%			
Middle Atlantic	84.9%	97.3%	72.0%	77.6%	91.1%		82.1%	
East North Central	60.8%	63.7%	70.7%	61.0%	49.0%	52.1%	57.0%	
West North Central	58.1%	60.8%	64.2%	46.6%	53.1%	74.4%		
South Atlantic	76.1%	71.6%	76.5%	74.9%	68.0%	77.9%	87.4%	
East South Central	70.0%	63.6%	68.7%	76.8%	80.9%	31.3%	95.6%	
West South Central	71.1%	90.9%	56.5%	56.6%	76.5%	70.9%	51.0%	
Mountain	74.2%	74.0%	48.5%	74.6%	78.6%	67.0%	89.4%	
Pacific	76.2%	75.3%	61.7%	71.6%	72.1%	86.8%	86.9%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.90%	1.34%	2.06%	2.14%	2.94%	1.51%	1.75%	
Census division:								
New England	1.97%	0.33%	6.13%	3.54%	6.98%			
Middle Atlantic	1.63%	1.40%	5.87%	5.01%	4.97%		0.34%	
East North Central	3.16%	5.10%	5.19%	6.47%	10.97%	0.00%	5.23%	
West North Central	3.11%	5.38%	5.02%	6.88%	10.38%	0.00%		
South Atlantic	1.44%	0.00%	5.95%	4.87%	5.22%	1.84%	1.57%	
East South Central	3.39%	9.55%	6.13%	4.35%	5.10%	3.70%	0.00%	
West South Central	3.12%	3.66%	5.45%	6.60%	9.67%	2.45%	7.51%	
Mountain	2.24%	2.75%	6.67%	6.01%	5.53%	9.14%	1.24%	
Pacific	2.46%	0.27%	6.84%	5.10%	8.17%	2.22%	2.55%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	22.90	22.52	23.91	23.93	23.90	25.37	19.96	
Census division:								
New England	17.91	16.18	19.74	19.31	18.01	21.91		
Middle Atlantic	18.57	20.89	18.31	17.91	19.50		16.23	
East North Central	22.70	23.38	21.03	24.33	23.94	20.00	16.92	
West North Central	29.19	26.68	28.91	29.07	30.14	36.28		
South Atlantic	24.43	23.91	24.01	26.50	23.67	27.28	23.57	
East South Central	28.01	26.41	29.87	29.60	28.74	16.91	29.13	
West South Central	27.15	26.24	26.93	27.46	29.88	27.95	23.62	
Mountain	26.35	23.32	29.33	28.05	29.27	25.82	24.18	
Pacific	17.37	17.84	19.09	20.19	17.87	16.18	14.59	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.21	0.28	0.45	0.40	0.54	0.63	0.58	
Census division:								
New England	0.28	0.06	0.75	0.65	1.00	0.18		
Middle Atlantic	0.32	0.89	1.03	0.90	1.23		0.22	
East North Central	0.51	0.90	1.00	0.92	1.93	0.00	0.01	
West North Central	0.85	1.96	1.02	1.64	2.25	0.00		
South Atlantic	0.39	0.00	1.19	1.16	1.00	1.06	0.87	
East South Central	0.65	2.02	1.21	0.92	0.69	1.81	0.00	
West South Central	0.56	1.08	1.05	0.83	1.14	1.03	0.32	
Mountain	0.50	0.87	1.08	1.05	1.24	1.39	0.48	
Pacific	0.47	0.18	1.26	0.80	0.74	0.34	1.18	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

Table III.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	19.5%	20.0%	20.0%	19.5%	19.0%	17.5%	20.5%	
Census division:								
New England	19.6%	20.6%	20.1%	17.5%	18.7%			
Middle Atlantic	17.0%	20.0%	15.9%	16.7%	17.7%			
East North Central	18.1%	19.2%	18.4%	17.5%	16.8%	14.7%	20.0%	
West North Central	19.5%	19.2%	20.8%	21.3%	16.4%	17.9%		
South Atlantic	20.7%	26.5%	20.4%	19.5%	19.6%	18.9%	18.2%	
East South Central	18.6%	18.6%	18.8%	21.0%	19.3%	13.6%		
West South Central	21.0%	19.1%	23.1%	22.1%	18.5%	20.0%	22.2%	
Mountain	20.5%	20.0%	20.9%	23.5%	20.1%	15.9%	22.4%	
Pacific	18.7%	17.5%	18.1%	17.1%	20.7%	20.4%	18.6%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance through State and local government jobs by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.23%	0.12%	0.70%	0.62%	0.61%	0.20%	0.53%	
Census division:								
New England	0.34%	0.26%	0.72%	0.86%	1.48%			
Middle Atlantic	0.91%	0.00%	1.55%	1.46%	1.78%			
East North Central	0.74%	0.18%	2.85%	1.61%	2.71%	0.00%	0.00%	
West North Central	0.94%	0.42%	1.66%	2.42%	2.48%	0.00%		
South Atlantic	0.25%	0.00%	1.38%	1.01%	0.53%	0.51%	0.27%	
East South Central	0.42%	0.30%	1.54%	1.30%	1.40%	0.30%		
West South Central	0.56%	0.43%	1.49%	1.12%	1.39%	0.00%	1.10%	
Mountain	0.56%	0.83%	0.62%	2.23%	1.61%	1.58%	0.33%	
Pacific	0.48%	0.06%	1.68%	1.12%	1.01%	0.71%	1.62%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

Table III.F.7 Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	23.0%	20.2%	24.5%	28.8%	26.8%	24.9%	14.9%	
Census division:								
New England	12.9%	19.0%	5.8% *	12.0%	9.3% *	0.0%		
Middle Atlantic	6.2%	2.6%	* 12.2% *	14.4%	7.1% *		0.2% *	
East North Central	32.0%	35.7%	20.6%	29.1%	34.0% *	47.9%	40.8%	
West North Central	34.6%	38.8%	24.7%	39.7%	41.9%	23.0%		
South Atlantic	19.8%	14.8%	29.1%	23.8%	30.9%	21.3%	11.4%	
East South Central	28.7%	36.1%	24.4%	24.3%	26.1%	42.9%	4.4%	
West South Central	29.1%	8.3%	* 34.0%	46.6%	31.1%	22.4%	49.6%	
Mountain	24.1%	25.9%	36.6%	28.5%	19.7%	33.0%	10.6%	
Pacific	22.2%	18.3%	35.7%	36.3%	28.0%	15.0%	9.6%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.7 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.87%	1.29%	1.91%	2.02%	2.86%	1.24%	1.72%	
Census division:								
New England	1.24%	0.33%	2.12% *	3.20%	4.26% *	0.00%		
Middle Atlantic	1.17%	1.42%	* 3.94% *	4.27%	3.33% *		0.14% *	
East North Central	2.92%	5.09%	4.54%	5.57%	11.01% *	0.00%	6.29%	
West North Central	3.13%	5.38%	5.14%	7.07%	10.90%	0.00%		
South Atlantic	1.39%	0.00%	6.29%	4.65%	5.00%	1.78%	1.60%	
East South Central	3.49%	9.55%	5.83%	4.64%	6.50%	2.35%	0.00%	
West South Central	3.10%	3.37%	* 5.09%	6.89%	9.28%	1.77%	7.30%	
Mountain	2.11%	2.77%	7.63%	6.11%	4.69%	9.14%	1.24%	
Pacific	2.50%	0.21%	6.69%	5.63%	8.29%	1.75%	1.37%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

Table III.F.8 Percent of State and local government employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	94.5%	99.4%	86.2%	90.3%	92.4%	96.7%	97.8%	
Census division:								
New England	90.9%	93.0%	81.5%	89.9%	95.5%			
Middle Atlantic	91.5%	100.0%	81.2%	71.9%	90.1%		99.0%	
East North Central	95.4%	100.0%	92.0%	91.7%	92.9%	100.0%	99.5%	
West North Central	96.6%	100.0%	92.1%	99.4%	95.0%	100.0%		
South Atlantic	95.1%	100.0%	82.6%	90.6%	93.0%	98.4%	94.8%	
East South Central	89.8%	97.2%	90.5%	81.8%	86.6%	78.7%	100.0%	
West South Central	94.2%	100.0%	76.1%	94.4%	89.6%	99.5%	100.0%	
Mountain	97.4%	100.0%	88.4%	91.6%	99.7%	100.0%	100.0%	
Pacific	96.3%	100.0%	87.0%	96.1%	91.9%	91.2%	99.2%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.8 Standard errors for percent of State and local government employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by government type and size and census division: United States, 2020

	Local governments								
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	0.44%	0.15%	1.56%	1.30%	1.59%	0.90%	0.09%		
Census division:									
New England	1.62%	0.17%	5.96%	4.59%	2.12%				
Middle Atlantic	1.46%	0.00%	4.22%	5.90%	3.85%		0.02%		
East North Central	1.22%	0.00%	3.46%	3.36%	4.03%	0.00%	0.36%		
West North Central	1.14%	0.00%	2.31%	0.38%	4.65%	0.00%			
South Atlantic	0.78%	0.00%	5.47%	3.54%	2.76%	0.17%	0.39%		
East South Central	2.03%	1.88%	3.45%	5.21%	5.88%	5.36%	0.00%		
West South Central	1.42%	0.00%	5.41%	2.62%	5.52%	0.47%	0.00%		
Mountain	0.97%	0.00%	3.47%	5.68%	0.24%	0.00%	0.00%		
Pacific	1.30%	0.00%	4.39%	1.84%	4.98%	5.22%	0.43%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

Table III.F.9 Percent of State and local government employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	86.9%	95.3%	79.8%	77.8%	77.7%	95.2%	97.5%	
Census division:								
New England	80.6%	94.3%	67.8%	68.9%	71.9%			
Middle Atlantic	76.4%	73.3%	70.5%	65.0%	55.3%		96.9%	
East North Central	89.4%	100.0%	85.5%	83.9%	83.1%	100.0%	98.9%	
West North Central	90.3%	99.9%	85.7%	81.2%	86.3%	100.0%		
South Atlantic	91.4%	98.5%	93.9%	78.9%	82.0%	98.8%	93.9%	
East South Central	84.4%	99.7%	79.6%	71.8%	72.6%	93.0%	100.0%	
West South Central	90.0%	100.0%	69.3%	83.5%	83.6%	99.7%	100.0%	
Mountain	95.5%	100.0%	83.4%	93.2%	92.5%	100.0%	100.0%	
Pacific	89.5%	100.0%	77.7%	84.2%	78.9%	85.3%	100.0%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.9 Standard errors for percent of State and local government employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	1.18%	3.08%	2.29%	2.28%	3.18%	2.29%	0.19%		
Census division:									
New England	2.39%	0.41%	7.21%	6.21%	6.54%				
Middle Atlantic	4.25%	16.73%	6.47%	6.12%	9.98%		0.27%		
East North Central	2.48%	0.00%	4.71%	4.38%	9.89%	0.00%	0.80%		
West North Central	2.24%	0.06%	3.54%	6.90%	8.62%	0.00%			
South Atlantic	1.98%	0.00%	3.23%	8.41%	7.16%	0.29%	0.70%		
East South Central	2.91%	0.15%	6.42%	6.30%	8.66%	1.85%	0.00%		
West South Central	2.50%	0.00%	10.08%	7.25%	7.36%	0.20%	0.00%		
Mountain	1.44%	0.00%	5.68%	3.40%	4.85%	0.00%	0.00%		
Pacific	2.66%	0.00%	8.24%	6.76%	7.41%	9.59%	0.00%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

Table III.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	4,073	4,428	4,016	4,169	4,021	4,276	3,353		
Census division:									
New England	3,588	3,635	3,520	3,547	3,409				
Middle Atlantic	5,078	7,501	4,968	5,079	4,993		3,025		
East North Central	3,097	2,785	3,222	3,686	3,116	2,168	2,668		
West North Central	3,608	3,436	3,819	3,574	3,381	4,003			
South Atlantic	4,046	4,465	3,447	4,478	3,672	4,302	3,776		
East South Central	4,637	4,773	5,309	4,596	4,751	3,320	3,130		
West South Central	5,337	6,074	4,708	5,461	5,386	5,603	3,764		
Mountain	4,388	4,359	4,061	4,204	4,423	3,670	5,130		
Pacific	2,449	2,326	2,823	2,630	2,927	2,822	1,784		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	46.24	94.35	99.96	114.48	117.50	65.68	71.01	
Census division:								
New England	113.48	80.01	401.43	271.34	372.02			
Middle Atlantic	169.36	228.98	306.64	321.16	393.26		39.17	
East North Central	113.00	66.11	210.12	359.96	322.04	0.00	238.12	
West North Central	128.07	177.17	251.57	287.25	338.73	0.00		
South Atlantic	59.47	0.00	281.98	236.63	171.50	80.90	101.11	
East South Central	200.83	473.79	343.20	283.73	355.18	25.27	0.00	
West South Central	101.48	180.02	236.76	291.27	304.21	80.49	143.75	
Mountain	103.05	158.55	184.17	287.54	286.81	155.18	55.04	
Pacific	124.21	2.95	355.25	174.68	417.86	532.40	81.72	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	7,620	8,544	7,881	8,185	7,305	6,938	5,948	
Census division:								
New England	7,020	7,359	6,438	7,279	6,127			
Middle Atlantic	9,483	15,627	9,033	10,075	11,444		5,822	
East North Central	6,421	5,706	7,232	7,197	5,918	5,525	6,020	
West North Central	6,342	4,839	8,065	7,093	5,017	7,786		
South Atlantic	8,694	11,259	6,821	8,671	7,334	7,861	6,845	
East South Central	9,833	10,420	9,970	9,765	10,762	5,400	8,835	
West South Central	10,544	12,114	9,165	12,002	10,152	10,266	8,691	
Mountain	8,797	8,911	7,912	8,550	9,429	7,029	9,416	
Pacific	4,726	4,649	6,726	6,300	4,872	4,502	3,335	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	113.73	169.54	260.82	301.82	337.39	90.98	218.88	
Census division:								
New England	261.00	328.19	405.76	639.47	770.94			
Middle Atlantic	209.31	305.36	722.43	770.81	728.11		148.05	
East North Central	290.60	169.81	561.33	725.27	943.25	0.00	215.62	
West North Central	399.37	548.94	579.83	895.34	946.93	0.00		
South Atlantic	167.97	0.00	587.21	528.01	433.40	251.06	273.92	
East South Central	500.58	1,104.47	905.73	806.20	972.61	95.13	0.00	
West South Central	304.03	279.66	1,038.51	597.05	1,041.78	137.07	581.28	
Mountain	198.17	311.12	469.05	409.16	608.30	224.05	146.43	
Pacific	226.35	6.15	955.98	710.41	599.34	213.59	211.32	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.F.12 Among State and local government enrollees with single coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	31.2%	19.6%	45.5%	37.6%	40.5%	34.2%	21.0%		
Census division:									
New England	18.8%	18.0%	36.2%	18.1%	11.9% *				
Middle Atlantic	12.0%	12.9% *	24.4%	15.6% *	19.5% *		2.5% *		
East North Central	37.6%	24.8%	48.2%	35.2%	62.7%	2.3%	45.7%		
West North Central	49.0%	26.0%	65.2%	50.8%	53.7%	30.0%			
South Atlantic	36.3%	30.4%	36.2%	44.9%	49.2%	36.9%	26.6%		
East South Central	32.3%	30.0%	40.3%	33.9%	24.2%	35.1%	49.6%		
West South Central	37.6%	11.0% *	37.9%	52.3%	55.8%	49.7%	37.4%		
Mountain	35.2%	33.2%	56.5%	51.2%	29.9%	34.2%	16.6%		
Pacific	11.5%	4.2%	27.9%	20.6%	19.5% *	5.9%	6.4%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.12 Standard errors for among State and local government enrollees with single coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	1.00%	1.52%	2.34%	2.27%	3.26%	1.68%	1.31%		
Census division:									
New England	1.96%	0.06%	9.06%	3.37%	5.02% *				
Middle Atlantic	2.42%	6.47%	* 5.09%	4.98% *	8.60% *		1.51% *		
East North Central	3.28%	4.20%	5.91%	6.36%	10.30%	0.00%	5.77%		
West North Central	3.55%	3.93%	5.10%	7.46%	10.08%	0.00%			
South Atlantic	1.84%	0.00%	6.53%	6.19%	5.89%	2.79%	2.70%		
East South Central	3.63%	9.09%	* 6.14%	5.72%	5.81%	2.42%	0.00%		
West South Central	3.38%	5.21%	* 5.16%	5.63%	9.83%	2.83%	2.66%		
Mountain	2.92%	5.39%	7.26%	7.72%	6.70%	8.28%	3.55%		
Pacific	1.78%	0.02%	8.12%	4.80%	5.89% *	1.53%	1.34%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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Table III.F.12.a Among State and local government enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	36.3%	42.2%	35.9%	38.3%	36.4%	35.5%	24.1%	
Census division:								
New England	36.0%		41.3% *	42.7%	85.7%			
Middle Atlantic	27.6%	·	42.5%	56.0% *	0.9% *			
East North Central	48.5%	68.5%	41.8%	56.6%	31.0% *	100.0%		
West North Central	45.6%	67.0%	33.3%	59.2%		52.7%		
South Atlantic	34.8%	16.3%	14.8% *	34.2%	51.7%	37.6%	29.6%	
East South Central	27.1%	20.6%	* 33.4%	22.6% *	37.9% *	56.9%	0.0%	
West South Central	19.2%	84.3%	33.5%	6.4% *	11.8% *	13.2% *		
Mountain	57.6%	60.8%	48.5%	46.2%	62.5%	93.8%	50.9%	
Pacific	47.8%	79.1%	47.5% *	53.8%	45.3%	46.2%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table III.F.12.a Standard errors for among State and local government enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	1.80%	3.98%	3.29%	3.98%	4.83%	2.68%	3.21%		
Census division:									
New England	6.17%		16.13% *	11.97%	11.36%				
Middle Atlantic	8.94% *		11.69%	16.88% *	0.76% *				
East North Central	6.15%	5.54%	8.55%	12.46%	14.11% *	0.00%			
West North Central	5.19%	7.15%	6.00%	10.88%		0.00%			
South Atlantic	2.99%	0.00%	6.54% *	9.38%	7.39%	5.14%	4.52%		
East South Central	4.33%	8.38%	* 9.08%	7.19% *	11.54% *	0.66%	0.00%		
West South Central	4.04%	2.55%	8.27%	3.20% *	6.20% *	4.08% *			
Mountain	4.41%	3.66%	11.57%	12.59%	11.02%	1.06%	3.88%		
Pacific	5.65%	0.64%	18.00% *	13.79%	10.72%	0.87%			

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table III.F.12.b Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2020

				L	ocal governments	i	
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	23.3%	21.5%	13.7%	17.2%	18.3%	28.5%	43.1%
Census division:							
New England	39.9%	35.2%	31.5%	44.1%	36.3%		
Middle Atlantic	12.3%	1.5%	9.7% *	10.3% *	3.9% *		27.1%
East North Central	16.5%	18.8%	14.6% *	11.0% *	3.4% *	28.4%	48.6%
West North Central	8.5%	7.1%	* 4.2% *	13.5% *	13.4% *	0.0%	
South Atlantic	23.3%	22.8%	14.1% *	11.7%	9.5% *	27.9%	39.9%
East South Central	6.5%	5.3%	* 10.7% *	9.5% *	6.1% *	0.6% *	0.0%
West South Central	17.9%	11.6%	19.8%	12.4%	19.1%	19.7%	32.3%
Mountain	25.6%	31.3%	10.3% *	18.5% *	12.3% *	57.2%	42.4%
Pacific	57.5%	51.3%	35.6%	45.2%	53.7%	68.7%	83.2%

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.12.b Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2020

				L	Local governments		
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.80%	1.04%	1.65%	1.65%	2.16%	3.06%	2.19%
Census division:							
New England	2.48%	0.86%	7.96%	5.40%	8.61%		
Middle Atlantic	1.08%	0.34%	3.40%	3.55% *	2.00% *		0.62%
East North Central	1.51%	1.94%	4.51%	3.51% *	2.47% *	0.00%	5.00%
West North Central	2.43%	4.88%	* 1.70% *	6.45% *	7.04% *	0.00%	
South Atlantic	1.30%	0.00%	5.83% '	3.19%	3.19% *	4.15%	2.14%
East South Central	1.73%	3.38%	* 3.86% *	4.69% *	3.08% *	0.19% *	0.00%
West South Central	1.80%	1.29%	5.38%	3.10%	5.69%	4.98%	5.90%
Mountain	2.79%	5.03%	3.27%	6.70% *	5.19% *	10.58%	2.71%
Pacific	2.46%	0.46%	7.47%	6.14%	6.11%	8.96%	3.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.12.c Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2020

						Lo	cal governme	nts		
Division	All State and local governments	State governments	Less than 250 employees		250-999 employees		1,000-4,999 employees		5,000-9,999 employees	10,000 or more employees
United States	3.2%	0.8%	7.9%		8.5%		3.2%		0.0%	0.0%
Census division:										
New England	8.6%	8.7%	17.2%		7.0%	*	8.3%	*	0.0%	
Middle Atlantic	3.1% *	0.0%	11.5%	*	10.0%	*	1.4%	*		0.0%
East North Central	6.4% *	0.0%	5.1%	*	17.5%	*	6.1%	*	0.3%	0.0%
West North Central	4.4%	0.0%	6.6%	*	10.3%	*	0.0%		0.0%	
South Atlantic	2.5%	0.0%	14.0%	*	6.6%	*	5.1%	*	0.0%	0.0%
East South Central	2.7%	0.0%	8.3%	*	3.4%	*	4.3%	*	0.0%	0.0%
West South Central	2.3%	0.0%	9.1%	*	6.9%	*	0.9%	*	0.0%	0.0%
Mountain	1.4% *	0.0%	1.5%	*	3.5%	*	2.6%	*	0.0%	0.0%
Pacific	1.9%	1.9%	3.2%	*	3.0%	*	3.0%	*	0.0%	0.0%

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.12.c Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
United States	0.33%	0.10%	1.10%	1.53%	0.76%	0.00%	0.00%			
Census division:										
New England	1.37%	1.73%	4.91%	2.39% *	4.60% *	0.00%				
Middle Atlantic	1.06%	* 0.00%	3.77% *	5.09% *	1.11% *		0.00%			
East North Central	1.95%	* 0.00%	2.28% *	6.13% *	5.14% *	0.00%	0.00%			
West North Central	1.32%	0.00%	2.39% *	4.40% *	0.00%	0.00%				
South Atlantic	0.59%	0.00%	4.83% *	3.02% *	1.97% *	0.00%	0.00%			
East South Central	0.73%	0.00%	3.14% *	1.49% *	2.31% *	0.00%	0.00%			
West South Central	0.61%	0.00%	3.07% *	3.07% *	0.78% *	0.00%	0.00%			
Mountain	0.54%	* 0.00%	0.74% *	1.71% *	1.71% *	0.00%	0.00%			
Pacific	0.51%	0.02%	1.52% *	2.36% *	1.69% *	0.00%	0.00%			

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.12.d Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
United States	40.2%	58.1%	28.1%	32.8%	33.0%	37.1%	35.9%			
Census division:										
New England	27.2%	38.1%	9.0% *	19.8%	33.5%	0.0%				
Middle Atlantic	69.9%	85.6%	50.2%	59.5%	63.9%		70.4%			
East North Central	38.0%	56.4%	27.9%	33.6%	27.7% *	69.0%	5.7%			
West North Central	31.5%	66.9%	18.2%	17.5%	18.1% *	70.0%				
South Atlantic	36.5%	46.8%	33.3%	33.1%	32.5%	34.5%	33.6%			
East South Central	56.5%	64.7%	30.3%	51.7%	63.7%	64.3%	50.4%			
West South Central	40.4%	77.5%	28.5%	26.0%	20.1% *	30.5%	30.2%			
Mountain	35.5%	35.5%	30.0%	25.4%	48.3%	8.5% *	41.0%			
Pacific	28.4%	42.5%	32.5%	28.2%	22.8%	25.4% *	10.4%			

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.12.d Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
United States	1.04%	1.75%	2.00%	2.13%	2.83%	2.18%	1.67%			
Census division:										
New England	2.38%	0.94%	3.00% *	4.78%	9.61%	0.00%				
Middle Atlantic	2.48%	6.32%	6.05%	6.82%	10.22%		1.07%			
East North Central	2.94%	3.83%	5.44%	6.10%	9.69% *	0.00%	0.81%			
West North Central	3.19%	3.88%	4.02%	4.70%	8.00% *	0.00%				
South Atlantic	1.64%	0.00%	6.56%	5.75%	5.40%	3.67%	2.71%			
East South Central	3.97%	9.32%	5.81%	6.22%	6.71%	2.48%	0.00%			
West South Central	3.44%	5.09%	4.99%	5.57%	6.66% *	3.08%	6.16%			
Mountain	2.88%	2.19%	6.50%	6.01%	8.30%	2.62% *	2.22%			
Pacific	2.21%	0.49%	7.27%	5.69%	6.77%	7.80% *	1.93%			

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.12.e Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2020

		Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	2.2%	0.0%	4.7%	3.9%	4.9%	0.3% *	0.0%		
Census division:									
New England	5.4%	0.0%	6.1% *	11.0%	10.0% *	3.8% *			
Middle Atlantic	2.7%	* 0.0%	4.3% *	4.5% *	11.3% *		0.0%		
East North Central	1.4%	* 0.0%	4.1% *	2.7% *	0.1% *	0.0%	0.0%		
West North Central	6.5%	0.0%	5.8% *	7.9% *	14.9% *	0.0%			
South Atlantic	1.5%	* 0.0%	2.4% *	·	3.8% *	0.7% *	0.0%		
East South Central	2.1%	* 0.0%	10.4% *	1.5% *	1.7% *	0.0%	0.0%		
West South Central	1.8%	* 0.0%	4.6% *	2.4% *		0.0%	0.0%		
Mountain	2.2%	* 0.0%	1.7% *	1.4% *	6.9% *	0.0%	0.0%		
Pacific	0.7%	* 0.0%	0.8% *	3.1% *	1.0% *	0.0%	0.0%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.12.e Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250- employ		1,000-4,999 employees	5,000-9,99 employee		10,000 or more employees	
United States	0.31%	0.00%	0.88%	0.8	39%	1.21%	0.24	% *	0.00%	
Census division:										
New England	1.23%	0.00%	2.44%	* 3.	14%	4.87%	* 2.389	% *		
Middle Atlantic	1.11%	* 0.00%	1.83%	* 2.4	13% *	6.81%	*		0.00%	
East North Central	0.64%	* 0.00%	2.08%	* 1.9	98% *	0.09%	* 0.009	%	0.00%	
West North Central	1.81%	0.00%	2.06%	* 4.0)1% *	6.92%	* 0.009	%		
South Atlantic	0.56%	* 0.00%	1.69%	*		2.09%	* 0.659	% *	0.00%	
East South Central	0.82%	* 0.00%	5.05%	* 1.3	33% *	1.04%	* 0.009	%	0.00%	
West South Central	0.70%	* 0.00%	2.24%	* 2.5	23% *		0.00	%	0.00%	
Mountain	1.68%	* 0.00%	0.96%	* 1.0)3% *	6.05%	* 0.009	%	0.00%	
Pacific	0.35%	* 0.00%	0.56%	* 2.2	27% *	0.71%	* 0.009	%	0.00%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.13 Among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
United States	11.3%	8.3%	16.3%	14.4%	14.7%	12.1%	5.1%			
Census division:										
New England	6.8%	0.7%	* 14.9% *	7.7%	10.2% *					
Middle Atlantic	3.3%	2.7%	* 10.4% *	8.8% *	0.2% *		0.1% *			
East North Central	18.2%	17.0%	20.1%	19.9%	19.4% *	2.3%				
West North Central	22.3%	17.4%	21.7%	30.1%	20.9% *	15.8%				
South Atlantic	12.6%	5.0%	5.4% *	15.3% *	25.4%	13.9%	7.9%			
East South Central	8.7%	6.2%	13.4% *	7.6% *	9.2% *	20.0%	0.0%			
West South Central	7.2%	9.2%	* 12.7%	3.4% *	6.6% *	6.5%	4.0%			
Mountain	20.3%	20.2%	27.4% *	23.7%	18.7%	32.1%	8.4%			
Pacific	5.5%	3.4%	13.3% *	11.1% *	8.8% *	2.7%	0.4% *			

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table III.F.13 Standard errors for among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
United States	0.61%	1.01%	1.76%	1.66%	1.92%	0.87%	0.75%			
Census division:										
New England	1.46%	0.50%	* 4.64% *	2.18%	4.80% *					
Middle Atlantic	0.92%	1.43%	* 3.52% *	4.20% *	0.11% *		0.03% *			
East North Central	2.39%	3.97%	4.78%	5.21%	7.78% *	0.00%				
West North Central	2.83%	1.25%	4.41%	6.58%	9.73% *	0.00%				
South Atlantic	1.35%	0.00%	2.45% *	4.83% *	4.57%	1.56%	1.40%			
East South Central	1.16%	1.27%	4.15% *	2.32% *	3.53% *	1.40%	0.00%			
West South Central	1.56%	4.63%	* 3.75%	1.65% *	3.12% *	1.72%	1.14%			
Mountain	2.32%	3.31%	8.90% *	6.79%	5.58%	7.75%	2.41%			
Pacific	1.10%	0.04%	5.26% *	3.83% *	3.69% *	0.74%	0.33% *			

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table III.F.14 Among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
United States	19.8%	11.4%	29.1%	23.2%	25.8%	22.1%	15.9%			
Census division:										
New England	12.0%	17.3%	21.2% *	10.4% *	1.7% *	0.0%				
Middle Atlantic	8.7%	10.2%	* 14.0%	6.9% *	19.3% *		2.5% *			
East North Central	19.4%	7.8%	28.1%	15.3% *	43.3% *	0.0%				
West North Central	26.7%	8.6%	* 43.5%	20.7% *	32.8% *	14.2%				
South Atlantic	23.6%	25.5%	30.8%	29.6%	23.8%	23.0%	18.7%			
East South Central	23.5%	23.8%	* 26.9%	26.2%	15.0% *	15.1%	49.6%			
West South Central	30.4%	1.7%	* 25.2%	49.0%	49.2%	43.2%	33.5%			
Mountain	14.9%	13.0%	29.1%	27.5% *	11.2% *	2.1% *	8.1%			
Pacific	6.0%	0.9%	14.7% *	9.5% *	10.7% *	3.2%	5.9%			

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table III.F.14 Standard errors for among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2020

			Local governments								
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees				
United States	0.92%	1.18%	2.05%	2.14%	3.29%	1.68%	1.20%				
Census division:											
New England	1.55%	0.44%	9.99% *	3.32% *	1.37% *	0.00%					
Middle Atlantic	2.49%	7.19%	* 4.15%	3.08% *	8.63% *		1.52% *				
East North Central	3.25%	1.02%	5.40%	5.54% *	13.81% *	0.00%					
West North Central	3.39%	3.08%	* 4.94%	6.67% *	10.99% *	0.00%					
South Atlantic	1.47%	0.00%	6.29%	5.67%	4.77%	3.23%	2.31%				
East South Central	3.63%	9.49%	* 5.55%	5.77%	4.59% *	1.06%	0.00%				
West South Central	3.32%	0.60%	* 4.37%	5.82%	10.67%	4.33%	3.14%				
Mountain	1.96%	2.60%	5.58%	8.27% *	3.94% *	0.65% *	1.17%				
Pacific	1.09%	0.03%	7.57% *	3.61% *	3.49% *	0.79%	1.23%				

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

^{*} Figure does not meet standard of reliability or precision.

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Table III.F.15 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2020

				Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees				
United States	27.9%	16.2%	46.2%	32.3%	41.5%	29.0%	11.9%				
Census division:											
New England	19.1%	17.8%	28.6%	20.1%	17.4% *						
Middle Atlantic	10.3%	7.5% '	20.3%	14.9%	21.9% *		0.6% *				
East North Central	44.9%	28.0%	57.5%	43.7%	67.2%	2.0%	49.3%				
West North Central	40.5%	18.4%	67.4%	32.4%	51.6%	55.4%					
South Atlantic	28.5%	16.2%	48.0%	38.2%	47.1%	35.8%	16.5%				
East South Central	30.7%	25.0%	43.5%	29.9%	33.1%	24.0%	39.1%				
West South Central	47.5%	8.9%	61.0%	62.3%	71.6%	39.3%	41.9%				
Mountain	42.8%	29.9%	57.7%	49.6%	55.4%	60.0%	18.7%				
Pacific	16.2%	4.2%	30.9%	23.6%	27.6%	8.0%	7.0%				

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.15 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
United States	1.06%	0.99%	2.71%	2.39%	3.50%	1.72%	1.02%			
Census division:										
New England	1.84%	0.59%	5.79%	3.89%	5.96% *					
Middle Atlantic	1.73%	2.51%	* 4.94%	4.15%	8.80% *		0.24% *			
East North Central	3.54%	5.30%	6.65%	6.31%	9.03%	0.00%	4.01%			
West North Central	3.94%	4.16%	5.51%	7.09%	15.44%	0.00%				
South Atlantic	2.29%	0.00%	9.05%	7.49%	7.85%	3.47%	2.26%			
East South Central	3.42%	6.90%	9.84%	6.21%	7.98%	1.17%	0.00%			
West South Central	4.06%	2.19%	9.25%	8.82%	8.92%	3.59%	5.33%			
Mountain	3.10%	3.47%	7.01%	7.90%	8.94%	2.56%	5.49%			
Pacific	2.58%	0.03%	7.77%	5.47%	7.22%	1.27%	1.84%			

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.15.a Among State and local government enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	41.3%	41.6%	45.5%	42.7%	39.2%	46.7%	29.6%	
Census division:								
New England	39.4%		42.2%	48.2%	82.6%			
Middle Atlantic	35.8%		51.1%	42.5% *	27.2% *			
East North Central	55.6%	66.4%	52.7%	49.9%	60.5%	100.0%		
West North Central	48.8%	78.2%	38.7%	57.9%	29.8% *	58.4%		
South Atlantic	37.3%	17.3%	42.8% *	17.3% *	47.5%	42.4%	49.6%	
East South Central	32.7%	21.8%	52.3% *	38.6% *	28.7% *	64.7%	0.0%	
West South Central	13.3%	38.5%	28.1% *	15.0% *	8.5% *	4.2% *		
Mountain	52.2%	50.5%	46.2%	66.5%	44.7%	54.1%	78.9%	
Pacific	32.7%	62.1%	45.2%	44.3%	25.5% *	58.1%	1.8% *	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table III.F.15.a Standard errors for among State and local government enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	2.31%	3.56%	3.98%	4.51%	5.84%	3.51%	3.34%	
Census division:								
New England	5.25%		9.86%	9.06%	10.95%			
Middle Atlantic	8.05%		12.65%	14.31% *	19.05% *			
East North Central	5.95%	6.64%	8.79%	10.01%	16.09%	0.00%		
West North Central	4.68%	5.27%	7.17%	11.81%	16.74% *	0.00%		
South Atlantic	5.39%	0.00%	13.81%	* 7.00% *	12.62%	6.16%	4.98%	
East South Central	5.77%	5.65%	16.55% *	12.77% *	11.68% *	1.92%	0.00%	
West South Central	3.25%	9.93%	9.92%	* 9.45% *	4.67% *	2.06% *		
Mountain	4.99%	5.22%	10.60%	11.06%	12.32%	7.88%	4.69%	
Pacific	6.57%	1.01%	11.56%	11.47%	10.92% *	4.00%	1.02% *	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table III.F.15.b Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	24.2%	26.1%	13.3%	15.5%	19.1%	31.1%	43.5%	
Census division:								
New England	39.1%	31.7%	40.6%	39.7%	42.8%			
Middle Atlantic	11.9%	0.8%	* 13.0%	* 11.8% *	5.2% *		21.7%	
East North Central	13.5%	17.8%	8.9%	* 11.6% *		37.4%	40.6%	
West North Central	12.0%	* 20.3%	* 6.5%	* 9.5% *	12.5% *	0.0%		
South Atlantic	25.9%	29.7%	15.4%	* 10.5% *	12.3% *	30.6%	41.6%	
East South Central	5.6%	6.1%	* 5.1%	* 6.5% *	7.4% *	0.0% *	0.0%	
West South Central	15.4%	17.9%	3.3%	* 5.6% *	6.4% *	18.4%	40.0%	
Mountain	24.6%	30.5%	13.2%	* 16.0% *	14.4% *	24.7%	48.3%	
Pacific	53.0%	58.5%	29.9%	29.9%	41.2%	60.2%	84.3%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.15.b Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	1.05%	1.43%	1.89%	1.85%	2.36%	2.86%	3.28%	
Census division:								
New England	2.95%	1.96%	8.09%	5.70%	8.84%			
Middle Atlantic	1.32%	0.40%	* 5.81% *	4.13% *	2.96% *		0.50%	
East North Central	1.85%	2.89%	3.43% *	4.67% *		0.00%	3.21%	
West North Central	4.48%	* 11.06%	* 3.32% *	5.23% *	9.71% *	0.00%		
South Atlantic	1.64%	0.00%	5.61% *	3.40% *	4.35% *	4.73%	3.47%	
East South Central	1.73%	* 3.81%	* 3.09% *	3.20% *	4.31% *	0.00% *	0.00%	
West South Central	1.87%	1.43%	2.12% *	3.59% *	3.17% *	2.88%	5.46%	
Mountain	2.25%	3.85%	4.98% *	5.26% *	5.98% *	4.20%	2.55%	
Pacific	3.39%	1.28%	6.94%	6.44%	6.58%	6.50%	3.77%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.15.c Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	4.0%	1.5%	* 7.7%	9.1%	4.5%	0.1%	0.0%	
Census division:								
New England	6.5% *	7.4%	* 13.3%	* 3.4% *	6.6% *	0.0%		
Middle Atlantic	2.8%	0.0%	14.5%	* 3.7% *	2.0% *		0.0%	
East North Central	6.1% *	0.0%	4.2%	* 14.2% *	6.1% *	0.8%	0.0%	
West North Central	3.9% *	0.0%	4.6%	* 11.6% *	0.0%	0.0%		
South Atlantic	3.1% *	0.1%	8.0%	* 16.7% *		0.0%	0.0%	
East South Central	4.8% *	0.0%	13.2%	* 8.5% *	6.0% *	0.0%	0.0%	
West South Central	2.8% *	0.0%	10.6%	* 8.8% *	1.2% *	0.0%	0.0%	
Mountain	1.7% *	0.0%	3.6%	* 7.5% *	1.5% *	0.0%	0.0%	
Pacific	4.1%	4.6%	3.2%	* 5.4% *	6.6% *	0.0%	0.0%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.15.c Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.51%	0.56%	* 1.32%	1.87%	1.31%	0.01%	0.00%	
Census division:								
New England	2.42%	* 5.20%	* 5.21% *	1.17% *	4.19% *	0.00%		
Middle Atlantic	0.76%	0.00%	4.63% *	2.25% *	1.29% *		0.00%	
East North Central	2.02%	* 0.00%	1.77% *	5.46% *	5.50% *	0.00%	0.00%	
West North Central	1.76%	* 0.00%	2.01% *	6.57% *	0.00%	0.00%		
South Atlantic	1.11%	* 0.00%	3.98% *	7.76% *		0.00%	0.00%	
East South Central	1.65%	* 0.00%	6.61% *	4.16% *	4.52% *	0.00%	0.00%	
West South Central	1.28%	* 0.00%	7.74% *	5.60% *	1.15% *	0.00%	0.00%	
Mountain	0.57%	* 0.00%	2.16% *	3.60% *	1.07% *	0.00%	0.00%	
Pacific	1.09%	0.10%	1.60% *	3.43% *	3.25% *	0.00%	0.00%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.15.d Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	41.2%	56.1%	27.9%	36.5%	31.0%	39.7%	44.6%	
Census division:								
New England	29.1%	43.0%	14.6% *	19.1%	24.9% *	0.0%		
Middle Atlantic	72.8%	91.7%	47.5%	65.5%	65.1%		77.6%	
East North Central	32.9%	54.2%	23.9%	25.3%	22.9% *	59.9%	10.1%	
West North Central	35.1%	61.3%	15.5%	28.5% *	11.1% *	44.6%		
South Atlantic	40.6%	54.1%	24.8%	30.1%	31.2%	33.6%	41.9%	
East South Central	57.5%	68.8%	36.3%	51.9%	51.9%	76.0%	60.9%	
West South Central	33.1%	73.2%	24.2%	23.1% *	16.4% *	42.3%	18.1% *	
Mountain	29.4%	39.7%	24.8%	23.6%	24.3%	15.3%	33.0%	
Pacific	25.2%	32.7%	26.5%	35.2%	24.0%	31.7%	8.7%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.15.d Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	1.13%	1.54%	2.44%	2.65%	3.19%	2.11%	2.70%	
Census division:								
New England	2.31%	2.66%	5.08% *	4.12%	7.95% *	0.00%		
Middle Atlantic	2.13%	2.70%	6.51%	6.12%	9.78%		0.54%	
East North Central	3.39%	6.01%	6.12%	5.61%	8.92% *	0.00%	0.80%	
West North Central	2.90%	6.96%	4.37%	8.69% *	6.43% *	0.00%		
South Atlantic	2.13%	0.00%	6.82%	6.72%	7.51%	4.00%	4.14%	
East South Central	3.74%	7.19%	8.41%	6.56%	8.96%	1.17%	0.00%	
West South Central	3.22%	2.60%	6.99%	7.71% *	6.13% *	3.10%	5.46% *	
Mountain	2.25%	2.38%	5.54%	6.57%	6.83%	2.25%	3.27%	
Pacific	2.65%	1.41%	6.65%	7.95%	6.62%	5.77%	2.35%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.15.e Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	2.6%	0.0%	4.9%	6.6%	3.9%	0.1% *	0.0%	
Census division:								
New England	6.3%	0.0%	2.9% *	17.7% *	8.4% *			
Middle Atlantic	2.2%	0.0%	4.7% *	4.1% *	5.8% *		0.0%	
East North Central	2.5%	0.0%	5.5% *	5.2% *	0.0%	0.0%	0.0%	
West North Central	8.5%	0.0%	5.9% *	18.0% *	24.8% *	0.0%		
South Atlantic	1.8% *	* 0.0%			5.2% *	0.0%	0.0%	
East South Central	1.3%	* 0.0%	1.9% *		1.8% *	0.0%	0.0%	
West South Central	1.3%	* 0.0%	1.0% *	0.3% *		0.0%	0.0%	
Mountain	1.6%	* 0.0%	0.8% *	3.3% *		0.0%	0.0%	
Pacific	1.5%	* 0.0%	9.5% *	5.8% *	0.6% *	0.0%	0.0%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.15.e Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.40%	0.00%	1.33%	1.45%	1.11%	0.12% *	0.00%	
Census division:								
New England	1.82%	0.00%	1.53% *	5.75% *	4.76% *			
Middle Atlantic	0.75%	* 0.00%	2.16% *	1.89% *	4.04% *		0.00%	
East North Central	1.22%	* 0.00%	3.14% *	3.54%	0.00%	0.00%	0.00%	
West North Central	2.70%	* 0.00%	2.63% *	7.35% *	13.68% *	0.00%		
South Atlantic	0.86%	* 0.00%			3.44% *	0.00%	0.00%	
East South Central	0.79%	* 0.00%	1.60% *		1.31% *	0.00%	0.00%	
West South Central	0.93%	* 0.00%	0.56% *	0.25%	٠	0.00%	0.00%	
Mountain	0.95%	* 0.00%	0.40% *	2.33% *	٠	0.00%	0.00%	
Pacific	0.77%	* 0.00%	7.87% *	4.06% *	* 0.38% *	0.00%	0.00%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.16 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	11.5%	6.7%	21.0%	13.8%	16.3%	13.6%	3.5%	
Census division:								
New England	7.5%	0.7%	* 12.1%	9.7%	14.4% *			
Middle Atlantic	3.7%	1.3%	* 10.4% *	6.3% *	6.0% *		0.2% *	
East North Central	24.9%	18.6%	30.3%	21.8%	40.7%	2.0%		
West North Central	19.7%	14.4%	26.1%	18.8%	15.3% *	32.3%		
South Atlantic	10.6%	2.8%	20.6% *	6.6% *	22.4% *	15.2%	8.2%	
East South Central	10.1%	5.5%	22.7% *	11.5% *	9.5% *	15.5%	0.0%	
West South Central	6.3%	3.4%	17.1% *	9.4% *	6.1% *	1.7% *	3.5%	
Mountain	22.3%	15.1%	26.7% *	33.0%	24.7%	32.4%	14.8% *	
Pacific	5.3%	2.6%	14.0% *	10.5% *	7.0% *	4.7%	0.1% *	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table III.F.16 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	0.78%	0.84%	2.30%	1.76%	2.72%	1.40%	0.49%		
Census division:									
New England	1.49%	0.48%	* 3.53%	2.58%	5.55%	*			
Middle Atlantic	1.02%	0.83%	* 3.52%	* 2.44% *	5.34%	*	0.10% *		
East North Central	3.37%	5.01%	6.31%	5.31%	11.34%	0.00%			
West North Central	2.43%	2.47%	5.37%	5.18%	9.64%	* 0.00%			
South Atlantic	1.89%	0.00%	7.68%	* 2.58% *	7.23%	* 2.32%	1.41%		
East South Central	2.11%	1.42%	11.06%	* 4.82% *	4.18%	* 0.68%	0.00%		
West South Central	1.39%	0.22%	6.05%	* 6.14% *	2.89%	* 0.75%	* 0.54%		
Mountain	2.48%	2.52%	8.08%	* 7.43%	7.04%	5.18%	4.50% *		
Pacific	1.10%	0.06%	4.58%	* 3.68% *	3.04%	* 0.74%	0.08% *		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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 $^{^{\}star}$ Figure does not meet standard of reliability or precision.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table III.F.17 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	16.4%	9.4%	25.2%	18.5%	25.2%	15.5%	8.4%	
Census division:								
New England	11.6%	17.2%	16.5%	10.4%	3.0% *	0.0%		
Middle Atlantic	6.6%	6.2%	* 9.9% *	8.6% *	16.0% *		0.4% *	
East North Central	19.9%	9.4%	27.2%	21.9%	26.6% *	0.0%		
West North Central	20.7%	4.0%	* 41.3%	13.7% *	36.2% *	23.1%		
South Atlantic	17.9%	13.4%	27.5% *	31.6%	24.7%	20.6%	8.3%	
East South Central	20.7%	19.6%	* 20.7%	18.3%	23.6% *	8.5%	39.1%	
West South Central	41.2%	5.5%	* 43.8%	52.9%	65.5%	37.6%	38.4%	
Mountain	20.4%	14.8%	31.0%	16.6% *	30.6% *	27.5%	3.9% *	
Pacific	10.9%	1.6%	16.9% *	13.2% *	20.6% *	3.4%	6.9%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table III.F.17 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2020

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.90%	0.61%	2.26%	2.02%	3.31%	1.24%	0.82%
Census division:							
New England	1.08%	1.07%	4.59%	2.75%	2.02% *	0.00%	
Middle Atlantic	1.40%	2.35%	* 3.60% *	3.55% *	6.66% *		0.15% *
East North Central	3.05%	1.39%	5.81%	5.47%	11.90% *	0.00%	
West North Central	3.02%	1.81%	* 5.77%	5.19% *	14.09% *	0.00%	
South Atlantic	1.90%	0.00%	8.41% *	7.47%	6.99%	3.33%	1.39%
East South Central	2.89%	6.26%	* 5.79%	4.94%	7.34% *	0.75%	0.00%
West South Central	4.44%	2.22%	* 9.89%	9.15%	10.69%	3.89%	5.45%
Mountain	2.77%	2.14%	5.61%	6.19% *	9.33% *	4.64%	1.38% *
Pacific	2.33%	0.03%	5.99% *	4.02% *	6.89% *	0.68%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table III.F.18 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	72.4%	76.5%	67.4%	67.4%	70.2%	67.9%	78.7%	
Census division:								
New England	80.0%	79.5%	76.6%	80.3%	82.7%			
Middle Atlantic	86.9%	97.3%	79.1%	80.4%	94.7%		82.1%	
East North Central	62.4%	68.1%	67.5%	59.9%	56.4%	52.1%	56.7%	
West North Central	56.7%	61.9%	59.4%	51.8%	43.4%	73.5%		
South Atlantic	74.3%	72.0%	88.8%	73.4%	63.0%	72.5%	85.3%	
East South Central	64.2%	62.3%	68.8%	60.0%	72.6%	31.3%	95.6%	
West South Central	72.8%	91.3%	65.9%	62.6%	75.6%	71.1%	50.3%	
Mountain	70.6%	72.7%	48.8%	70.3%	74.3%	67.0%	78.9%	
Pacific	75.6%	75.5%	58.8%	72.3%	71.8%	77.9%	86.9%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.18 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	0.89%	1.31%	2.01%	2.12%	2.89%	1.42%	1.78%		
Census division:									
New England	1.96%	0.40%	6.04%	3.88%	6.48%				
Middle Atlantic	1.31%	1.40%	4.77%	4.71%	1.79%		0.34%		
East North Central	3.07%	5.07%	5.35%	6.54%	10.78%	0.00%	5.07%		
West North Central	3.14%	4.95%	5.19%	6.92%	10.49%	0.00%			
South Atlantic	1.52%	0.00%	4.12%	5.13%	5.40%	2.30%	1.84%		
East South Central	3.61%	9.50%	6.06%	5.83%	6.94%	3.70%	0.00%		
West South Central	3.01%	3.38%	4.89%	5.81%	9.50%	2.43%	7.31%		
Mountain	2.36%	2.77%	6.79%	6.06%	6.16%	9.14%	3.94%		
Pacific	2.46%	0.27%	7.11%	5.20%	8.14%	3.42%	2.55%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.F.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at State and local government units by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	36.12	34.35	36.86	37.03	37.84	43.08	33.31	
Census division:								
New England	29.87	27.75	30.60	31.28	32.48	21.91		
Middle Atlantic	26.90	27.56	23.84	25.44	26.56		28.67	
East North Central	32.18	30.18	29.80	38.00	34.18	23.59	25.23	
West North Central	42.65	38.45	45.58	40.68	40.23	54.34		
South Atlantic	46.79	46.19	44.81	44.18	47.23	55.76	44.78	
East South Central	41.63	40.28	47.52	42.83	42.96	24.67	39.13	
West South Central	45.60	40.75	43.92	50.25	53.77	47.64	39.18	
Mountain	43.05	37.34	50.72	48.85	46.19	36.95	42.18	
Pacific	21.26	22.65	24.10	26.68	21.18	19.87	16.09	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at State and local government units by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.44	0.59	0.92	0.91	1.28	1.56	1.32	
Census division:								
New England	1.20	0.58	1.46	2.34	4.63	0.18		
Middle Atlantic	1.06	3.43	1.88	1.91	2.30		0.09	
East North Central	0.99	1.19	1.73	2.32	3.66	0.00	0.00	
West North Central	1.10	1.74	1.82	2.61	3.87	0.00		
South Atlantic	0.95	0.00	3.33	2.89	2.98	3.03	1.80	
East South Central	0.92	2.10	2.55	1.52	1.87	3.21	0.00	
West South Central	0.90	0.79	2.54	2.07	3.38	0.67	1.52	
Mountain	1.14	1.49	3.82	3.35	2.88	3.96	0.53	
Pacific	0.73	0.39	1.48	1.41	1.05	0.97	1.57	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at State and local government units by government type and size and census division: United States, 2020

				Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	20.5	20.0	21.6	22.0	19.4	17.9	21.4		
Census division:									
New England	19.5	20.2	20.6	18.9	17.0				
Middle Atlantic	18.0	20.0	16.2	18.8	17.4				
East North Central	20.8	19.1	25.3	22.0	20.6	14.7	20.0		
West North Central	19.9	19.1	21.6	22.6	16.4	16.9			
South Atlantic	22.4	31.1	20.3	23.4	20.0	19.4	22.2		
East South Central	19.1	18.1	21.2	21.2	19.6	16.0			
West South Central	20.7	19.0	22.8	21.4	18.1	20.0	22.2		
Mountain	20.8	20.5	21.2	23.6	21.1	15.9	21.2		
Pacific	19.4	17.0	18.4	22.8	19.9	20.9	18.6		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at State and local government units by government type and size and census division: United States, 2020

			ocal governments	overnments			
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.34	0.13	0.91	1.32	0.46	0.16	0.63
Census division:							
New England	0.30	0.23	1.50	0.60	2.31		
Middle Atlantic	1.08	0.00	1.50	1.94	1.96		
East North Central	1.43	0.22	3.52	4.90	1.25	0.00	0.00
West North Central	1.02	0.42	1.26	2.86	2.55	0.00	
South Atlantic	0.60	0.00	1.50	3.13	0.57	0.38	1.62
East South Central	0.43	0.30	2.01	1.01	1.26	0.18	
West South Central	0.51	0.46	1.41	0.68	1.35	0.00	1.10
Mountain	0.55	0.74	0.76	2.16	1.62	1.58	0.33
Pacific	0.88	0.05	1.55	4.27	0.78	0.47	1.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

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Table III.F.21 Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	23.3%	19.4%	25.0%	29.3%	26.6%	28.8%	16.2%	
Census division:								
New England	14.0%	20.5%	1.9% *	19.9%	4.6% *	0.2% *		
Middle Atlantic	5.2%	2.6%	* 13.2% *	11.4% *	4.1% *		0.2% *	
East North Central	30.8%	31.3%	27.0%	30.2%	26.2% *	47.9%	40.8%	
West North Central	34.4%	38.1%	24.3%	40.7%	41.1%	23.9%		
South Atlantic	20.9%	11.5%	26.9%	29.1%	32.3%	26.9%	13.4%	
East South Central	28.7%	23.6%	* 25.2%	30.1%	27.9%	68.3%	4.4%	
West South Central	27.3%	8.3%	* 28.0%	39.3%	30.3% *	22.4%	49.6%	
Mountain	27.6%	27.1%	36.3%	29.6%	25.6%	33.0%	21.1%	
Pacific	24.5%	24.5%	39.3%	34.8%	29.5%	15.5%	9.6%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.21 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by government type and size and census division: United States, 2020

	Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.85%	1.18%	1.97%	2.03%	2.79%	1.41%	1.76%	
Census division:								
New England	1.58%	0.40%	0.96% *	5.57%	2.27% *	0.10% *		
Middle Atlantic	1.01%	1.42%	* 4.03% *	3.79% *	1.92% *		0.14% *	
East North Central	2.76%	5.07%	5.12%	5.74%	8.91% *	0.00%	6.29%	
West North Central	3.15%	4.95%	5.34%	7.16%	11.01%	0.00%		
South Atlantic	1.48%	0.00%	6.29%	5.58%	5.19%	2.25%	1.86%	
East South Central	3.14%	7.26%	* 5.78%	5.45%	7.04%	3.67%	0.00%	
West South Central	3.05%	3.37%	* 4.52%	6.06%	9.36% *	1.77%	7.30%	
Mountain	2.19%	2.78%	7.58%	5.64%	5.44%	9.14%	3.94%	
Pacific	2.50%	0.27%	7.01%	5.64%	8.17%	2.21%	1.37%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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Table III.F.22 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per day by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	7.6%	12.3%	5.2%	7.8%	4.9%	3.6% *	5.8%	
Census division:								
New England	5.4%	6.7%	8.3% *	* 5.5% *	2.6% *	0.0%		
Middle Atlantic	7.3%	9.5%	* 9.5% *	9.6% *	8.7% *		2.5%	
East North Central	4.1%	* 0.0%	0.0%	9.5% *	6.6% *	10.0%	0.0%	
West North Central	2.0%	* 0.0%	3.0% *	* 2.0% *		0.0%		
South Atlantic	3.4%	1.2%	3.4% *	* 2.0% *	5.5% *	1.2%	5.5%	
East South Central	5.3%	0.0%	8.2% *	* 8.3% *	11.8% *	0.0%	0.0%	
West South Central	27.8%	68.7%	7.1% *	* 15.0% *	2.8% *	11.6% *	24.1%	
Mountain	2.8%	* 2.0%	* 1.6% *	* 5.2% *	2.0% *	0.0%	6.0% *	
Pacific	4.3%	5.8%	13.9% *	8.4% *	2.6% *	0.4%	0.0%	

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.22 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per day by government type and size and census division: United States, 2020

			Local governments					
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees	
United States	0.73%	2.08%	0.88%	1.55%	1.12%	1.25% *	0.39%	
Census division:								
New England	0.84%	0.28%	4.35% *	1.95% *	2.11% *	0.00%		
Middle Atlantic	1.64%	5.18%	* 3.25% *	3.57% *	4.15% *		0.18%	
East North Central	1.93% *	0.00%	0.00%	5.79% *	6.33% *	0.00%	0.00%	
West North Central	0.74% *	0.00%	1.65% *	1.66% *		0.00%		
South Atlantic	0.63%	0.00%	2.08% *	1.93% *	2.62% *	0.19%	0.52%	
East South Central	1.53%	0.00%	3.55% *	3.11% *	5.66% *	0.00%	0.00%	
West South Central	3.70%	5.99%	2.43% *	5.11% *	1.78% *	5.20% *	3.48%	
Mountain	0.86% *	0.79%	* 1.06% *	2.99% *	1.82% *	0.00%	3.33% *	
Pacific	0.76%	0.06%	5.97% *	3.79% *	1.55% *	0.08%	0.00%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.23 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
United States	42.3%	53.0%	26.0%	29.6%	29.5%	34.6%	67.7%			
Census division:										
New England	68.1%	83.9%	38.6%	61.1%	60.1%					
Middle Atlantic	61.4%	66.2%	39.7%	37.8%	40.4%		95.3%			
East North Central	28.1%	43.2%	21.8%	22.2%	12.1% *	0.0%	56.7%			
West North Central	32.4%	61.4%	21.8%	27.2%	9.9% *	34.9%				
South Atlantic	52.0%	63.4%	37.8%	38.4%	29.3%	52.4%	67.7%			
East South Central	32.4%	43.0%	26.4%	28.2%	27.9%	7.9%	55.0%			
West South Central	12.5%	20.4%	12.8%	6.6% *	8.9% *	12.3%	8.5%			
Mountain	29.5%	36.6%	16.0%	19.4%	23.2%	20.4%	51.5%			
Pacific	59.5%	63.9%	35.4%	36.5%	49.7%	67.9%	85.2%			

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.23 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	1.00%	2.12%	1.85%	2.03%	2.45%	2.37%	2.13%		
Census division:									
New England	2.81%	3.58%	7.62%	4.72%	9.64%				
Middle Atlantic	3.52%	12.57%	5.64%	5.78%	10.52%		0.30%		
East North Central	2.52%	5.39%	4.91%	5.24%	5.68% *	0.00%	5.07%		
West North Central	3.56%	6.06%	4.29%	6.22%	5.48% *	0.00%			
South Atlantic	1.69%	0.00%	6.56%	5.87%	4.43%	3.46%	2.87%		
East South Central	3.86%	10.98%	5.54%	5.54%	7.14%	1.11%	0.00%		
West South Central	1.22%	3.72%	3.84%	2.99% *	3.27% *	2.04%	1.22%		
Mountain	2.52%	5.42%	3.77%	5.49%	6.15%	4.29%	5.23%		
Pacific	2.82%	0.69%	7.06%	6.22%	7.11%	5.33%	3.15%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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Table III.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at State and local government units by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	169.85	144.28	200.57	183.71	207.83	285.87	153.39		
Census division:									
New England	190.43		249.87	185.76	50.00				
Middle Atlantic	219.66			167.78	250.00		250.00		
East North Central					249.55				
West North Central									
South Atlantic	198.22			295.74	178.70	343.83	195.84		
East South Central	207.58			223.02					
West South Central	151.23		208.93	282.44	150.00		101.65		
Mountain	234.29		150.00	150.00	331.12				
Pacific	143.21	97.92	252.41	160.01					

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at State and local government units by government type and size and census division: United States, 2020

				Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
United States	6.01	11.56	20.17	23.17	19.13	49.04	4.31			
Census division:										
New England	14.85		43.72	23.06	0.00					
Middle Atlantic	13.53			25.05	0.00		0.00			
East North Central					0.62					
West North Central										
South Atlantic	15.11			5.79	35.02	5.01	0.27			
East South Central	24.96			38.09						
West South Central	9.64		41.96	49.93	0.00		0.47			
Mountain	21.88		0.00	0.00	6.47					
Pacific	14.65	0.00	46.27	10.00						

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at State and local government units by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	238.98	191.65	339.58	278.14	293.72	214.09	234.66		
Census division:									
New England	275.88	164.55	298.89	376.39	505.58	100.30			
Middle Atlantic	207.50	105.78	214.20	197.78	269.09		250.65		
East North Central	206.98	206.60	331.90	163.49			122.34		
West North Central	364.16	149.12	665.29	604.51		111.24			
South Atlantic	292.12	233.37	413.44	323.80	371.98	297.49	298.14		
East South Central	177.47	142.26	207.32	253.79	201.84	114.06			
West South Central	263.00	209.76		274.10		374.59			
Mountain	471.05	438.11	353.76	623.12	417.77	179.47	595.24		
Pacific	135.18	175.22	167.51	99.22	176.57 *	69.88	77.20		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at State and local government units by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	7.67	5.94	40.28	20.72	36.49	12.30	13.28		
Census division:									
New England	30.45	0.05	55.31	37.47	128.39	0.00			
Middle Atlantic	8.81	2.49	24.99	29.52	53.61		2.69		
East North Central	14.96	7.82	83.51	20.63			0.00		
West North Central	56.49	21.75	188.39	132.97		0.00			
South Atlantic	10.47	0.00	91.65	35.09	49.92	15.00	21.59		
East South Central	14.85	8.74	24.81	69.48	12.87	5.08			
West South Central	12.26	2.96		43.57		25.64			
Mountain	28.60	65.52	46.72	119.06	73.49	0.00	14.42		
Pacific	18.92	0.01	41.24	16.50	82.66 *	1.68	7.51		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

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Table III.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at State and local government units by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	19.3	19.8	20.2	19.1	18.5	19.5	19.5		
Census division:									
New England	17.6	12.1	20.0	19.3	18.1				
Middle Atlantic	16.5	16.6	17.9	17.5	14.3		11.6		
East North Central	17.1	18.3	17.4	16.7	16.3	17.4	15.5		
West North Central	19.5	19.6	20.7	19.6	17.7	19.2			
South Atlantic	21.0	25.6	21.3	20.1	19.8	20.3	19.8		
East South Central	18.0	16.8	19.9	19.7	18.1	14.7	20.1		
West South Central	21.1	20.0	24.9	22.3	19.4	22.3	21.2		
Mountain	19.7	20.4	20.7	20.6	19.2	18.1	18.2		
Pacific	18.9	19.3	18.6	18.2	18.8	17.6	21.4		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at State and local government units by government type and size and census division: United States, 2020

				s			
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.14	0.19	0.55	0.32	0.35	0.17	0.34
Census division:							
New England	0.68	0.55	0.42	0.94	1.59		
Middle Atlantic	0.53	0.99	0.82	0.88	1.21		0.88
East North Central	0.39	0.34	1.00	0.78	1.32	0.00	0.53
West North Central	0.49	0.29	0.97	0.90	1.67	0.00	
South Atlantic	0.22	0.00	0.84	0.60	0.51	0.38	0.49
East South Central	0.42	0.73	1.24	0.66	1.03	0.17	0.00
West South Central	0.42	0.05	2.61	0.97	0.98	0.15	0.76
Mountain	0.26	0.42	0.45	0.56	0.56	0.65	1.18
Pacific	0.31	0.22	1.17	0.79	0.66	0.41	0.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.27 Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	57.0%	47.2%	69.4%	67.8%	69.6%	70.1%	32.8%		
Census division:									
New England	30.1%	16.1%	52.1%	36.1%	39.5%				
Middle Atlantic	29.7%	24.1%	* 51.3%	50.6%	45.0%		1.4%		
East North Central	69.9%	57.5%	76.6%	70.2%	73.0%	100.0%	78.4%		
West North Central	71.8%	62.3%	73.9%	76.4%	80.9%	62.5%			
South Atlantic	54.9%	38.2%	65.9%	70.8%	76.4%	68.5%	38.7%		
East South Central	62.5%	61.7%	59.8%	64.2%	62.4%	77.4%	45.0%		
West South Central	84.2%	80.8%	82.1%	90.0%	95.3%	83.5%	71.7%		
Mountain	71.1%	57.7%	88.2%	85.9%	81.6%	79.6%	47.1%		
Pacific	39.8%	31.3%	54.6%	64.1%	54.7%	33.6%	14.8%		

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.27 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by government type and size and census division: United States, 2020

			Local governments						
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
United States	0.98%	1.90%	1.90%	2.17%	2.56%	2.38%	2.13%		
Census division:									
New England	2.84%	3.58%	8.11%	4.99%	9.60%				
Middle Atlantic	2.63%	7.80%	* 5.95%	6.41%	9.79%		0.14%		
East North Central	2.80%	5.37%	4.62%	5.95%	9.33%	0.00%	1.94%		
West North Central	3.22%	8.82%	4.39%	5.93%	8.28%	0.00%			
South Atlantic	1.73%	0.00%	6.57%	5.44%	4.48%	3.97%	3.04%		
East South Central	3.88%	10.05%	6.30%	5.95%	8.13%	4.24%	0.00%		
West South Central	1.34%	3.47%	4.24%	3.74%	1.93%	2.32%	4.08%		
Mountain	2.33%	5.00%	3.17%	4.77%	5.19%	4.29%	4.14%		
Pacific	2.80%	0.74%	7.13%	6.29%	6.82%	5.55%	3.15%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.28 Percent of State and local government employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees		250-999 employees		1,000-4,999 employees		5,000-9,999 employees	10,000 or more employees
United States	14.0%	14.0%	12.0%		12.6%		11.4%		8.9%	22.3%
Census division:										
New England	27.1%	45.6%	7.6%	*	18.8%	*	18.8%	*	0.0%	
Middle Atlantic	22.3%	0.0%	10.1%	*	9.7%	*	0.7%	*		65.6%
East North Central	10.5%	20.2%	9.0%	*	10.0%	*			0.0%	0.0%
West North Central	12.1%	21.3%	11.9%		5.3%	*	9.3%	*	8.2%	
South Atlantic	6.5%	5.2%	9.2%	*	6.8%	*	6.3%	*	4.0%	8.7%
East South Central	11.8%	0.6%	* 19.6%		24.5%		18.7%	*	0.0%	0.0%
West South Central	17.3%	4.4%	* 19.8%		17.3%		15.8%		29.1%	33.4%
Mountain	10.6%	10.4%	* 9.0%	*	21.2%		10.7%	*	8.6%	3.3%
Pacific	16.0%	26.7%	10.9%	*	12.7%		19.7%		1.0%	2.1%

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.28 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by government type and size and census division: United States, 2020

			Local governments							
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
United States	0.52%	0.81%	1.33%	1.42%	1.52%	1.67%	1.30%			
Census division:										
New England	1.99%	1.91%	2.60% *	5.68% *	5.97% *	0.00%				
Middle Atlantic	1.80%	0.00%	3.87% *	4.00% *	0.64% *		1.04%			
East North Central	1.36%	2.56%	3.49% *	3.75% *		0.00%	0.00%			
West North Central	1.69%	4.52%	3.06%	2.89% *	5.51% *	0.00%				
South Atlantic	1.07%	0.00%	3.36% *	3.35% *	3.37% *	0.92%	2.49%			
East South Central	2.11%	0.41%	* 5.03%	5.19%	6.52% *	0.00%	0.00%			
West South Central	1.68%	1.55%	* 4.20%	4.34%	4.06%	5.89%	4.88%			
Mountain	2.24%	6.20%	* 3.08% *	5.82%	4.47% *	1.80%	0.60%			
Pacific	1.43%	0.81%	3.64% *	3.27%	4.29%	0.27%	0.49%			

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible through State and local government jobs by government type and size and census division: United States, 2020

				Lo	ocal governmen	ts	
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	197	123	543	241	189	126	147
Census division:							
New England	123	94	320 *	155	177		
Middle Atlantic	210						154
East North Central	271	125					
West North Central	164	96	262 *		112		
South Atlantic	152	88			73		122
East South Central	175			165			
West South Central	192	102	528 *	116	231	* 132	128
Mountain	178	54		294 *			
Pacific	231	166	572	442 *	240	78	150

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible through State and local government jobs by government type and size and census division: United States, 2020

				Lo	ocal governments	1	
Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	12.76	12.55	99.64	31.18	24.86	2.43	1.72
Census division:							
New England	10.35	0.00	158.32 *	35.38	49.51		
Middle Atlantic	27.77						1.57
East North Central	75.06	0.07					
West North Central	30.20	5.22	79.12 *		8.09		
South Atlantic	36.02	0.00			13.08		5.80
East South Central	36.18			46.49			
West South Central	29.55	1.31	200.55 *	13.69	70.18 *	1.98	0.20
Mountain	46.56	3.84		131.28 *			
Pacific	25.80	34.35	161.26	133.77 *	38.81	4.13	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table III.F.30 Percent of State and local government employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2020

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	76.9%	72.3%	66.5%	55.7%
Census division:				
New England	76.5%	78.4%	78.3%	69.6%
Middle Atlantic	66.9%	68.3%	55.8%	42.3%
East North Central	74.6%	72.6%	72.3%	55.9%
West North Central	65.7%	66.1%	66.2%	53.1%
South Atlantic	79.6%	73.9%	60.4%	61.6%
East South Central	71.8%	59.8%	60.5%	48.2%
West South Central	77.8%	70.6%	68.8%	50.0%
Mountain	77.6%	62.8%	58.3%	41.9%
Pacific	89.3%	85.1%	78.6%	70.4%
Government type and size:				
State governments	83.4%	81.4%	74.0%	71.3%
Local governments:				
Less than 250 employees	74.7%	72.8%	68.7%	51.5%
250-999 employees	73.3%	69.7%	67.4%	49.8%
1,000-4,999 employees	79.4%	72.3%	67.6%	50.1%
5,000-9,999 employees	72.3%	66.1%	54.7%	50.3%
10,000 or more employees	69.6%	61.7%	54.8%	47.4%

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.30 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2020

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.74%	0.84%	0.90%	1.30%
Census division:				
New England	2.37%	2.30%	2.30%	2.36%
Middle Atlantic	2.33%	2.23%	2.68%	3.11%
East North Central	3.04%	2.75%	2.75%	3.06%
West North Central	2.99%	2.97%	3.10%	3.53%
South Atlantic	1.26%	1.62%	1.79%	1.83%
East South Central	2.78%	3.67%	3.66%	3.88%
West South Central	1.97%	2.78%	2.83%	7.32%
Mountain	2.27%	2.95%	3.00%	3.30%
Pacific	1.52%	1.76%	2.05%	2.09%
Government type and size:				
State governments	0.91%	1.20%	1.44%	3.16%
Local governments:				
Less than 250 employees	1.85%	1.87%	1.96%	2.15%
250-999 employees	2.00%	2.10%	2.17%	2.36%
1,000-4,999 employees	2.35%	2.67%	2.77%	2.81%
5,000-9,999 employees	1.31%	1.51%	1.95%	2.19%
10,000 or more employees	1.74%	2.11%	2.44%	2.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2020

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	10.20	30.87	53.35	68.97
Census division:				
New England	9.55	27.09	52.43	57.79
Middle Atlantic	7.13	24.37	49.11	43.91
East North Central	10.55	29.62	52.52	60.68
West North Central	13.74	35.58	58.84	79.41
South Atlantic	11.39	35.38	55.75	85.07
East South Central	10.14	37.89	71.87	104.70
West South Central	12.48	36.16	62.54	82.61
Mountain	11.19	34.54	56.94	93.37
Pacific	7.38	23.36	38.34	43.60
Government type and size:				
State governments	9.44	30.55	56.11	66.73
Local governments:				
Less than 250 employees	10.35	30.39	52.51	72.41
250-999 employees	10.32	30.74	51.67	67.66
1,000-4,999 employees	10.58	30.84	54.12	75.15
5,000-9,999 employees	11.00	31.87	52.10	74.45
10,000 or more employees	10.63	31.75	49.13	62.98

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.31 Standard errors for average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2020

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.12	0.32	0.66	1.25
Census division:				
New England	0.19	0.38	0.84	1.27
Middle Atlantic	0.53	1.18	2.50	4.06
East North Central	0.25	1.05	1.41	2.19
West North Central	0.54	1.13	2.76	5.12
South Atlantic	0.25	0.64	0.85	2.47
East South Central	0.21	0.75	2.32	5.15
West South Central	0.31	0.49	1.09	5.28
Mountain	0.26	0.66	1.61	5.69
Pacific	0.23	0.42	1.21	1.74
Government type and size:				
State governments	0.16	0.50	1.17	1.71
Local governments:				
Less than 250 employees	0.23	0.63	1.20	2.79
250-999 employees	0.26	0.78	1.16	2.79
1,000-4,999 employees	0.37	0.81	1.32	3.93
5,000-9,999 employees	0.30	0.61	1.22	5.20
10,000 or more employees	0.41	1.25	2.53	3.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.32 Percent of State and local government employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2020

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	15.9%	23.4%	28.0%	30.8%
Census division:				
New England	6.7%	6.7%	6.7%	9.5%
Middle Atlantic	24.9%	25.2%	31.1%	32.2%
East North Central	14.5%	18.8%	19.9%	23.4%
West North Central	21.7%	23.6%	23.1%	30.6%
South Atlantic	14.8%	23.1%	34.8%	31.4%
East South Central	18.6%	32.3%	32.1%	44.2%
West South Central	14.6%	31.0%	33.4%	35.8%
Mountain	17.2%	34.1%	39.0%	42.8%
Pacific	10.9%	15.8%	20.6%	25.6%
Government type and size:				
State governments	14.7%	19.3%	26.7%	24.6%
Local governments:				
Less than 250 employees	12.4%	18.2%	20.9%	27.3%
250-999 employees	15.4%	22.0%	24.6%	30.9%
1,000-4,999 employees	14.1%	23.4%	27.3%	37.0%
5,000-9,999 employees	19.1%	29.0%	39.6%	38.2%
10,000 or more employees	22.0%	33.2%	34.3%	32.6%

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.32 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2020

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.60%	0.80%	0.85%	0.93%
Census division:				
New England	1.45%	1.45%	1.45%	1.45%
Middle Atlantic	1.79%	1.81%	2.39%	2.40%
East North Central	2.24%	2.33%	2.37%	2.45%
West North Central	2.35%	2.43%	2.55%	2.91%
South Atlantic	1.01%	1.66%	1.75%	1.84%
East South Central	2.56%	3.58%	3.59%	3.68%
West South Central	1.69%	2.88%	2.93%	3.38%
Mountain	2.24%	3.00%	2.99%	3.06%
Pacific	1.40%	1.76%	1.98%	2.44%
Government type and size:				
State governments	0.94%	1.25%	1.47%	1.47%
Local governments:				
Less than 250 employees	1.41%	1.60%	1.68%	2.01%
250-999 employees	1.58%	1.89%	1.99%	2.12%
1,000-4,999 employees	1.88%	2.59%	2.70%	2.86%
5,000-9,999 employees	0.90%	1.33%	1.90%	2.01%
10,000 or more employees	1.33%	2.00%	1.97%	2.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.33 Average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2020

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	19.7	25.1	33.6	27.5
Census division:				
New England	16.4	19.6	26.2	25.9
Middle Atlantic	19.3	34.1	37.7	37.6
East North Central	17.9	20.7	27.8	24.7
West North Central	23.6	28.3	40.5	31.0
South Atlantic	20.7	24.4	31.1	26.2
East South Central	19.4	23.4	25.7	26.2
West South Central	23.3	25.1	38.1	21.8
Mountain	19.9	24.5	33.7	25.4
Pacific	13.3	20.1	34.2	29.3
Government type and size:				
State governments	18.6	24.0	33.0	28.1
Local governments:				
Less than 250 employees	21.5	25.0	33.6	27.3
250-999 employees	19.3	22.9	32.3	25.8
1,000-4,999 employees	19.1	23.7	30.0	23.1
5,000-9,999 employees	19.4	22.9	33.8	24.1
10,000 or more employees	21.1	30.1	39.0	36.9

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.F.33 Standard errors for average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2020

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.34	0.33	0.52	0.40
Census division:				
New England	0.87	0.48	1.53	1.01
Middle Atlantic	0.28	1.04	1.78	1.68
East North Central	0.88	1.74	2.60	1.52
West North Central	1.30	1.34	2.23	1.22
South Atlantic	0.25	0.39	0.70	0.52
East South Central	0.44	1.51	2.02	2.05
West South Central	1.86	0.94	1.69	0.95
Mountain	0.65	0.89	1.27	1.01
Pacific	0.87	0.64	1.34	1.19
Government type and size:				
State governments	1.06	0.83	0.88	0.92
Local governments:				
Less than 250 employees	1.64	1.33	1.65	1.07
250-999 employees	0.61	0.65	1.29	1.03
1,000-4,999 employees	0.64	1.01	1.84	0.78
5,000-9,999 employees	0.02	0.12	0.81	0.44
10,000 or more employees	0.05	0.45	0.45	1.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.1 Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2020

				Lo	ocal governments	5	
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	8,344	8,120	8,426	8,368	8,201	7,913	9,053
10th percentile	5,579	6,029	5,281	4,901	5,541	4,765	6,564
25th percentile	6,844	7,363	6,421	6,670	6,318	6,684	7,405
50th percentile (median)	8,010	7,825	7,873	7,961	7,840	7,586	8,679
75th percentile	9,454	9,089	9,902	9,882	9,425	9,032	9,958
90th percentile	11,692	9,893	12,435	11,998	11,924	10,340	12,973
Employee-plus-one	coverage:						
Average (mean)	15,778	15,169	16,719	16,310	15,650	14,967	16,371
10th percentile	10,308	10,613	10,283	9,855	9,908	9,443	9,322
25th percentile	12,712	13,055	12,805	12,902	11,995	11,440	13,073
50th percentile (median)	15,007	14,668	16,457	15,918	14,929	14,564	16,418
75th percentile	18,671	17,512	19,923	19,434	18,622	17,285	19,907
90th percentile	21,888	20,626	23,035	23,460	22,416	20,434	21,817
Family coverage:							
Average (mean)	22,399	21,594	22,813	22,840	22,466	22,719	22,783
10th percentile	15,237	15,260	14,921	15,170	15,348	15,755	14,405
25th percentile	18,933	19,602	17,829	18,411	18,687	18,622	19,966
50th percentile (median)	22,284	21,456	22,039	22,607	21,980	21,840	22,843
75th percentile	25,477	24,597	26,480	27,102	25,824	25,556	25,369
90th percentile	29,297	26,443	31,451	30,970	29,703	29,789	30,069

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.1 Standard errors for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2020

				Le	ocal governments	S	
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	58.43	120.91	134.79	125.48	169.91	86.26	106.84
10th percentile	121.17	375.73	151.08	137.11	180.55	10.51	208.57
25th percentile	69.11	115.79	142.65	145.44	181.94	132.47	126.74
50th percentile (median)	64.93	99.19	160.74	198.02	195.74	109.72	68.29
75th percentile	63.54	101.55	282.01	156.07	195.78	167.83	118.84
90th percentile	226.11	83.78	273.60	219.81	533.67	414.80	170.21
Employee-plus-one	coverage:						
Average (mean)	136.05	216.58	285.56	331.87	371.49	209.26	398.48
10th percentile	108.63	109.67	322.84	472.27	538.50	310.55	510.71
25th percentile	177.53	262.59	308.18	290.65	322.32	352.01	176.32
50th percentile (median)	130.94	313.07	366.11	403.44	322.52	175.43	188.38
75th percentile	167.39	190.10	466.08	572.29	437.91	362.32	56.30
90th percentile	249.20	594.04	601.32	851.27	911.07	527.65	248.91
Family coverage:							
Average (mean)	164.50	309.20	373.08	338.02	427.19	261.66	424.30
10th percentile	269.20	936.93	397.95	491.00	442.13	187.84	209.10
25th percentile	262.08	488.19	385.67	513.31	533.05	357.88	442.47
50th percentile (median)	233.79	200.88	458.40	369.55	432.85	358.30	394.53
75th percentile	254.12	267.12	498.83	679.30	634.36	298.29	685.21
90th percentile	337.08	301.14	560.54	492.56	1,167.24	449.19	931.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.2 Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2020

				3			
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	953	1,102	760	967	995	1,021	726
10th percentile	0	0	0	0	0	0	0
25th percentile	0	342	* 0	0	101 *	320	0
50th percentile (median)	631	853	11 *	600	707	730	420
75th percentile	1,437	1,531	1,109	1,486	1,447	1,343	1,090
90th percentile	2,124	2,117	2,011	2,231	2,235	2,479	1,957
Employee-plus-one	coverage:						
Average (mean)	3,220	2,863	3,391	3,558	3,690	3,332	2,857
10th percentile	530	1,029	0	478 *	779 *	869	0
25th percentile	1,726	1,897	1,435	1,480	1,789	1,709	1,523
50th percentile (median)	2,875	2,871	2,651	3,000	2,976	2,865	2,891
75th percentile	4,274	3,239	4,578	5,315	4,870	4,464	4,298
90th percentile	5,891	4,432	7,574	7,165	7,357	6,160	4,959
Family coverage:							
Average (mean)	4,294	4,245	4,732	4,778	4,968	4,831	2,452
10th percentile	0	1,862	0	458 *	552 *	900	0
25th percentile	1,917	2,641	1,823	2,031	2,449	1,746	0
50th percentile (median)	3,748	3,871	3,480	3,820	4,213	3,879	66 *
75th percentile	5,783	5,040	6,352	6,049	6,389	6,713	4,649
90th percentile	8,665	7,169	10,137	10,502	9,361	9,541	6,711

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.2 Standard errors for employee contribution distributions (in dollars) for employees enrolled in single, employee-plusone, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2020

			Local governments						
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
Single coverage:									
Average (mean)	28.51	77.74	61.10	58.42	59.09	69.57	42.26		
10th percentile	46.31	87.38	73.27	66.75	73.55	44.00	74.06		
25th percentile	46.31	104.80	* 73.27	66.75	76.40 *	31.73	74.06		
50th percentile (median)	27.55	82.63	73.42 *	65.25	87.54	46.54	40.80		
75th percentile	15.71	33.27	81.87	68.33	90.29	124.30	64.48		
90th percentile	26.40	35.90	138.76	119.01	133.11	254.75	85.25		
Employee-plus-one	coverage:								
Average (mean)	60.95	69.26	161.34	161.09	184.17	106.96	166.63		
10th percentile	72.51	88.96	170.38	177.17 *	279.52 *	50.41	21.98		
25th percentile	49.52	95.64	167.10	147.80	187.36	100.71	362.42		
50th percentile (median)	9.67	26.60	146.09	193.23	125.48	126.53	172.97		
75th percentile	60.88	187.41	251.77	258.09	325.30	208.39	53.67		
90th percentile	133.34	28.07	658.05	408.62	563.15	234.13	41.55		
Family coverage:									
Average (mean)	100.49	195.30	210.32	241.99	266.31	141.46	170.82		
10th percentile	195.46	91.99	227.88	243.80 *	324.75 *	78.79	436.61		
25th percentile	104.27	105.37	173.91	281.80	316.54	93.31	436.61		
50th percentile (median)	67.41	94.52	168.43	177.30	181.94	226.02	436.61 *		
75th percentile	119.27	154.16	345.59	275.81	366.09	297.46	221.83		
90th percentile	344.89	798.51	604.83	1,066.04	612.35	320.27	207.26		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

^{*} Figure does not meet standard of reliability or precision.

Table III.G.3 Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2020

				5			
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	7,391	7,018	7,666	7,401	7,207	6,892	8,328
10th percentile	4,554	4,942	4,670	4,396	4,531	3,866	5,428
25th percentile	6,045	6,340	5,986	5,771	5,486	5,463	6,644
50th percentile (median)	7,306	7,307	7,253	7,186	6,815	6,748	8,320
75th percentile	8,567	7,980	8,961	8,917	8,397	8,038	9,541
90th percentile	10,221	8,564	11,436	10,956	10,280	9,773	11,580
Employee-plus-one	coverage:						
Average (mean)	12,558	12,306	13,328	12,753	11,960	11,635	13,514
10th percentile	6,381	8,918	5,841	4,923	5,364	5,200	6,388
25th percentile	9,629	10,312	9,346	9,271	8,672	7,475	9,842
50th percentile (median)	12,000	11,500	13,578	12,398	11,919	11,680	13,743
75th percentile	15,470	14,649	17,054	16,757	14,928	14,515	15,877
90th percentile	18,612	16,643	20,424	19,492	17,998	17,795	20,736
Family coverage:							
Average (mean)	18,104	17,349	18,081	18,063	17,498	17,888	20,331
10th percentile	9,584	11,596	7,623	9,260	8,917	6,979	12,097
25th percentile	14,233	14,620	13,056	13,274	13,388	14,152	15,812
50th percentile (median)	18,539	18,460	18,359	18,378	17,840	18,481	22,778
75th percentile	22,054	19,578	23,032	22,710	21,202	21,433	23,048
90th percentile	25,588	22,055	26,901	27,014	25,616	24,754	27,098

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.3 Standard errors for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2020

			Local governments						
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees		
Single coverage:									
Average (mean)	54.96	79.73	129.27	127.92	170.24	112.06	125.11		
10th percentile	80.33	276.40	122.33	236.30	248.46	224.35	339.91		
25th percentile	77.10	157.39	125.08	201.90	202.65	187.28	134.82		
50th percentile (median)	39.74	97.06	129.48	125.27	183.88	118.28	198.55		
75th percentile	74.66	64.89	186.37	202.15	240.58	147.13	215.12		
90th percentile	135.56	60.58	314.40	270.93	458.35	215.74	410.37		
Employee-plus-one	coverage:								
Average (mean)	146.01	179.58	321.71	374.90	368.99	235.94	521.96		
10th percentile	151.10	432.88	546.02	663.88	616.31	107.57	385.72		
25th percentile	85.57	152.94	595.39	539.58	540.59	528.85	416.73		
50th percentile (median)	92.99	145.24	527.30	517.57	460.99	253.36	323.96		
75th percentile	187.88	312.75	390.52	387.71	371.84	421.81	87.93		
90th percentile	380.27	528.66	423.34	787.21	967.64	349.60	262.14		
Family coverage:									
Average (mean)	220.96	481.90	393.26	379.54	508.57	210.19	563.95		
10th percentile	487.93	2,080.66	583.80	680.29	869.65	155.75	821.08		
25th percentile	245.40	622.08	615.87	580.53	814.91	146.38	598.42		
50th percentile (median)	144.28	192.99	429.26	454.36	638.59	333.77	470.44		
75th percentile	261.41	68.89	583.24	648.99	417.76	148.52	403.74		
90th percentile	574.53	244.61	663.79	568.88	1,173.63	631.19	1,783.36		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.4 Among health insurance plans that had a deductible: Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2020

				8			
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	1,305	912	1,635	1,497	1,508	1,366	1,116
10th percentile	249	220	297	245	490	296	242
25th percentile	493	318	646	498	643	494	431
50th percentile (median)	1,026	492	1,406	1,211	1,361	1,206	739
75th percentile	1,741	1,389	2,132	1,990	1,897	1,840	1,487
90th percentile	2,756	1,755	2,989	2,873	2,921	2,786	2,156
Family coverage:							
Average (mean)	2,434	1,785	3,131	2,565	2,889	2,431	2,095
10th percentile	495	437	494	492	732	446	476
25th percentile	881	762	993	915	1,136	840	638
50th percentile (median)	1,971	987	2,826	1,980	2,864	1,487	1,174
75th percentile	3,456	2,471	3,958	3,687	3,846	3,750	2,957
90th percentile	4,983	3,566	5,912	5,135	5,285	5,576	4,469

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.4 Standard errors for among health insurance plans that had a deductible: Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2020

				3			
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	26.77	33.73	59.61	56.99	76.49	36.41	37.55
10th percentile	10.61	14.84	37.38	24.04	50.01	9.01	19.08
25th percentile	25.85	17.74	59.64	48.40	77.09	13.56	39.95
50th percentile (median)	55.74	28.87	80.55	104.81	76.14	57.63	53.87
75th percentile	71.16	49.15	120.08	123.60	120.62	117.88	48.39
90th percentile	41.31	77.66	47.67	45.18	167.36	44.78	97.38
Family coverage:							
Average (mean)	53.95	62.56	140.37	117.92	141.28	108.25	92.51
10th percentile	26.97	20.90	42.60	58.56	111.06	81.11	51.87
25th percentile	33.31	51.96	68.71	65.27	120.29	72.52	105.78
50th percentile (median)	127.25	44.44	117.85	200.13	184.99	106.53	87.02
75th percentile	151.70	237.96	104.99	225.73	280.84	218.94	125.25
90th percentile	236.93	217.26	248.47	255.98	250.34	389.60	151.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.5 Out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2020

				Lo	Local governments					
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees			
Single coverage:										
Average (mean)	4,073	4,428	4,016	4,169	4,021	4,276	3,353			
10th percentile	1,472	1,455	1,431	1,468	1,463	1,536	1,388			
25th percentile	2,483	2,415	2,455	2,484	2,479	2,848	2,154			
50th percentile (median)	3,734	3,905	3,499	3,871	3,872	3,968	2,828			
75th percentile	5,874	6,714	5,903	6,309	5,128	5,826	4,421			
90th percentile	6,854	7,821	6,845	6,877	6,586	6,812	5,864			
Family coverage:										
Average (mean)	7,620	8,544	7,881	8,185	7,305	6,938	5,948			
10th percentile	2,917	2,811	2,825	2,906	2,884	2,388	2,821			
25th percentile	3,953	3,942	3,998	3,950	3,459	3,663	3,545			
50th percentile (median)	5,961	6,228	6,949	7,295	5,933	5,910	5,081			
75th percentile	10,599	13,413	11,557	12,654	10,521	9,012	7,435			
90th percentile	14,659	16,143	13,691	13,995	13,454	13,167	9,862			

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.5 Standard errors for out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2020

				Lo			
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	46.24	94.35	99.96	114.48	117.50	65.68	71.01
10th percentile	58.69	50.65	109.46	97.45	128.21	83.76	107.62
25th percentile	124.30	123.54	132.48	200.77	223.68	90.76	211.09
50th percentile (median)	108.89	169.62	158.24	128.60	129.20	110.07	80.39
75th percentile	139.08	181.63	336.97	343.64	254.86	112.29	155.62
90th percentile	96.82	315.80	70.21	47.14	96.00	27.62	91.53
Family coverage:							
Average (mean)	113.73	169.54	260.82	301.82	337.39	90.98	218.88
10th percentile	169.75	240.62	262.66	263.93	315.44	144.32	264.50
25th percentile	171.94	127.40	197.24	255.83	393.97	166.79	456.68
50th percentile (median)	121.04	387.31	317.49	738.38	285.02	94.76	104.68
75th percentile	376.02	305.77	701.80	596.62	919.71	335.57	483.86
90th percentile	253.89	121.78	355.39	332.02	264.99	159.31	350.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.